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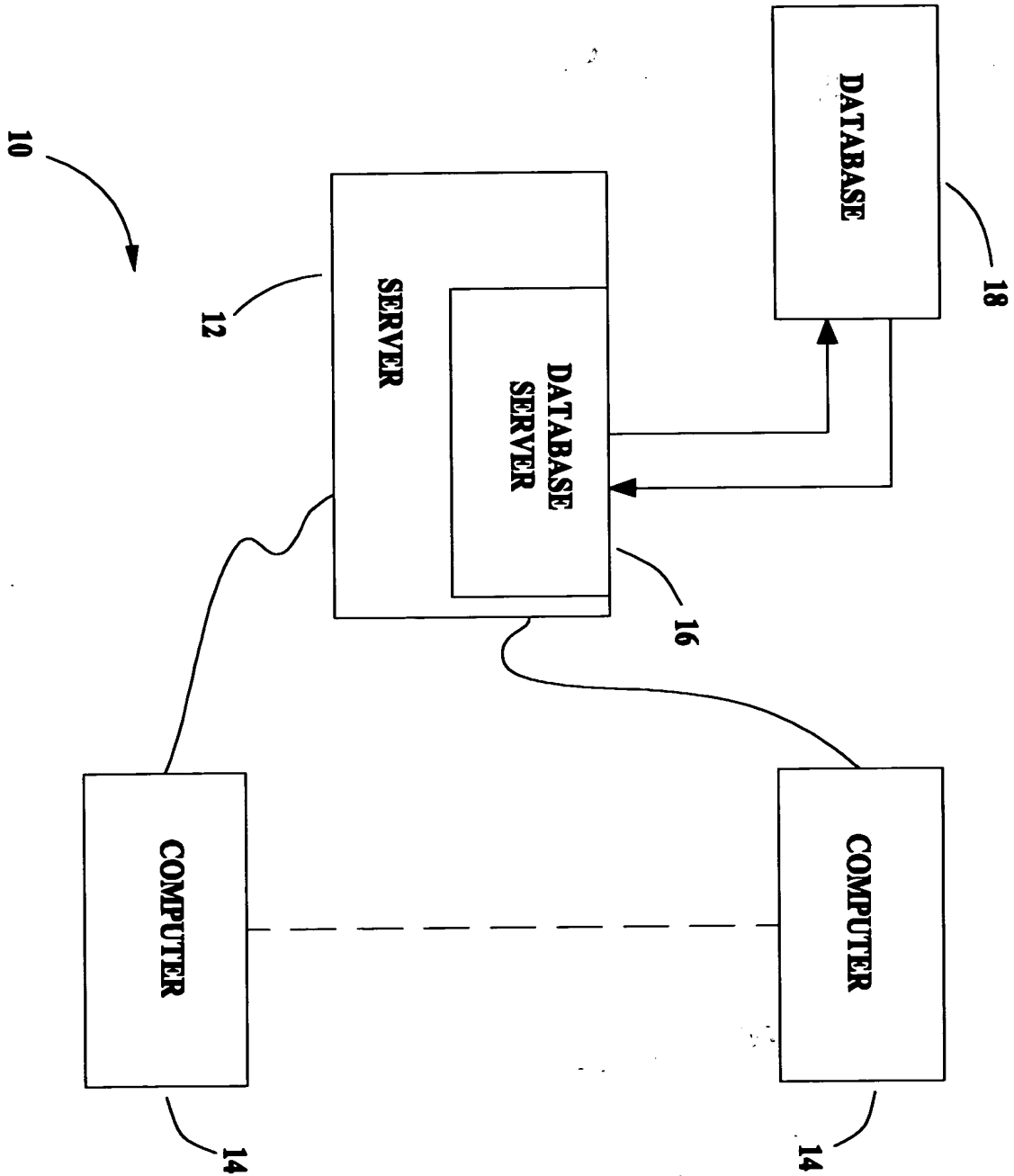
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FIG. 1



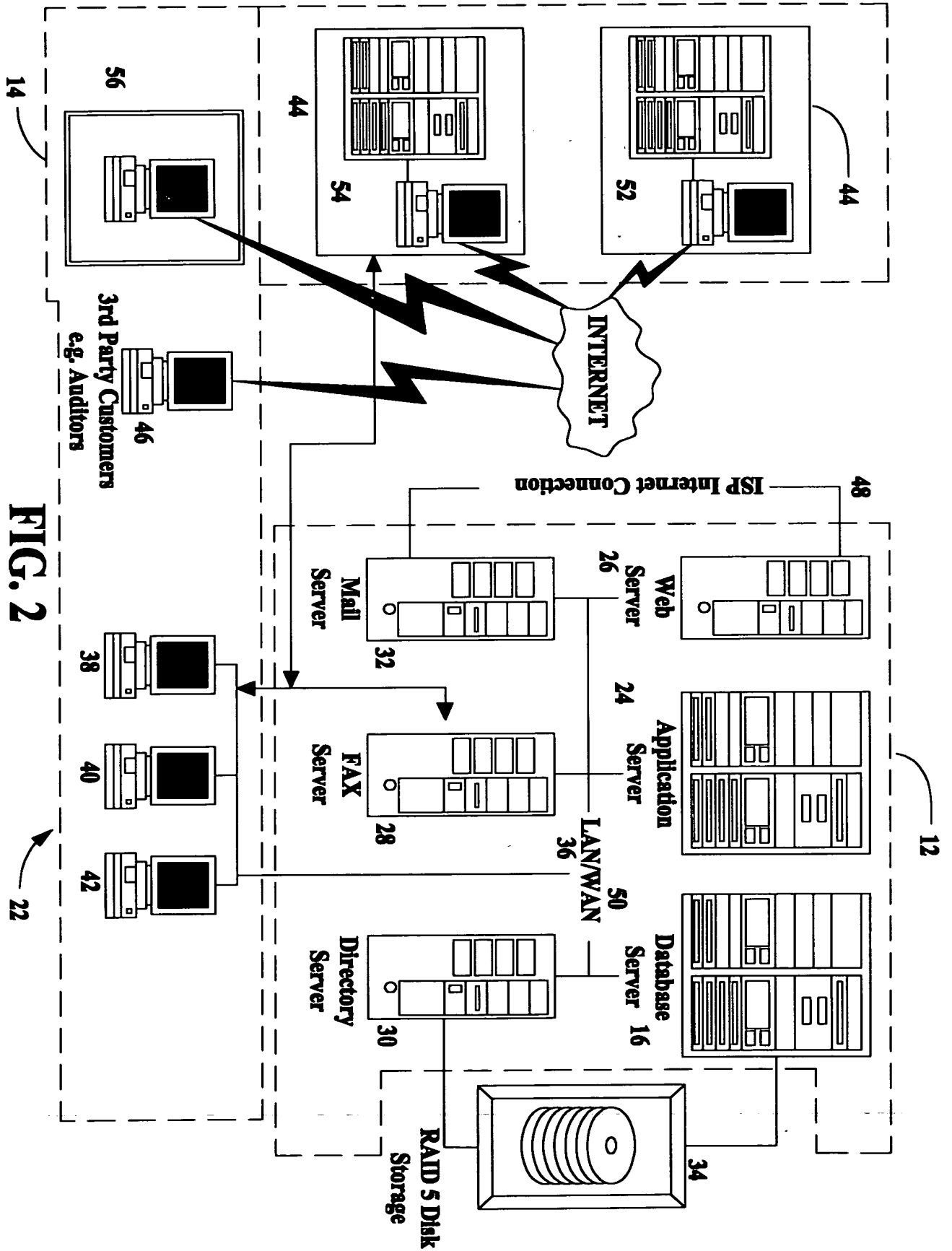
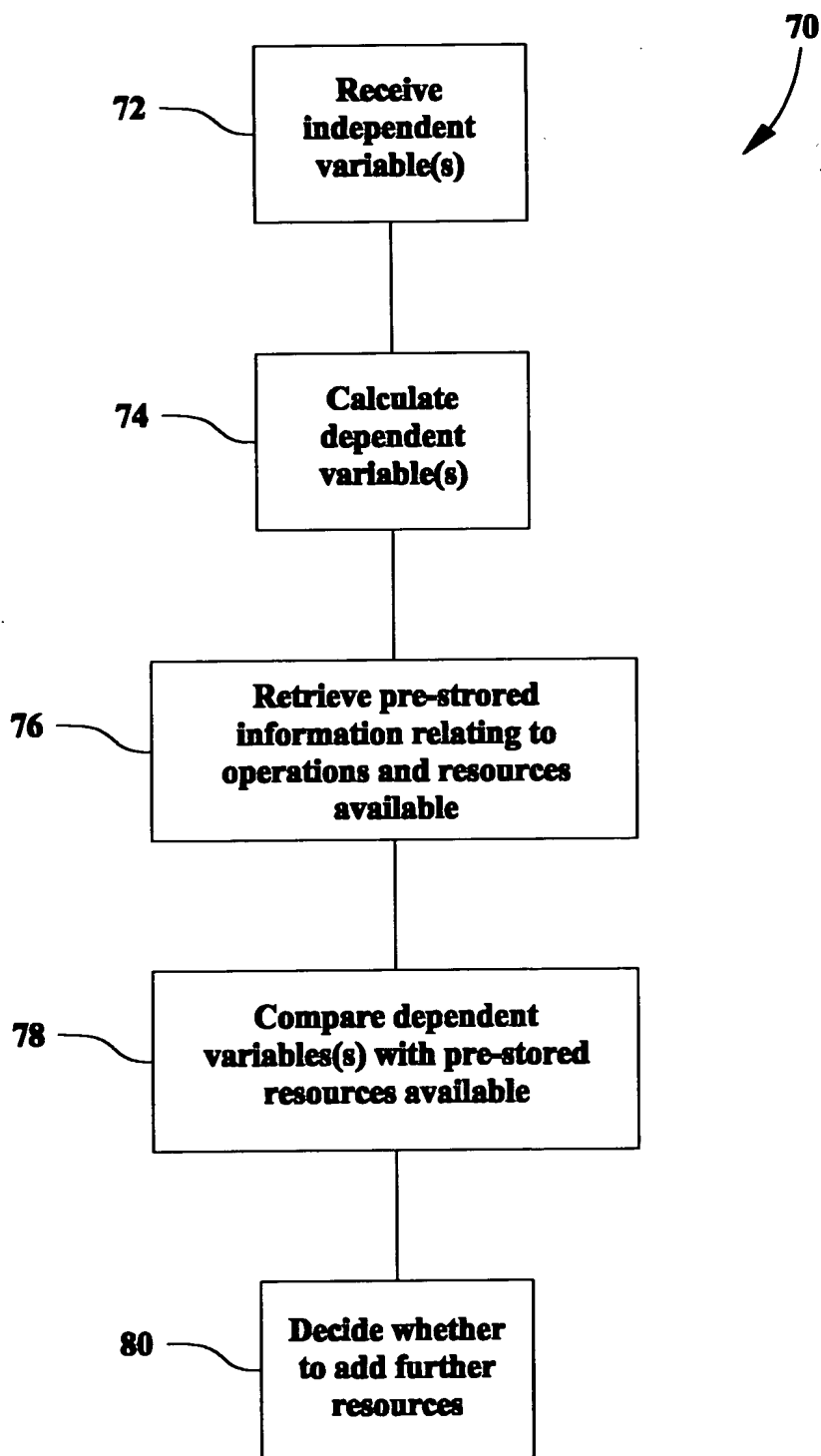


FIG. 2



**FIG. 3**



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
4/127

A		B		C		D	
		Create Summary Sheet For This Capacity Scenario		TOTAL OVER MAX	1		
				TOTAL FTE's	106		
1							
2							
3							
4							
5							
Variable Group		INDEPENDENT VARIABLES					
526	Volume	1999 Monthly Volume	Traditional Business			E-Commerce	
527	Volume	JAN \$	190,300	\$	21,836		
528	Volume	FEB \$	200,625	\$	21,836		
529	Volume	MAR \$	229,896	\$	21,836		
530	Volume	APR \$	221,168	\$	21,836		
531	Volume	MAY \$	218,824	\$	21,836		
532	Volume	JUN \$	232,036	\$	21,836		
533	Volume	JUL \$	215,438	\$	21,836		
534	Volume	AUG \$	245,947	\$	21,836		
535	Volume	SEP \$	246,471	\$	21,836		
536	Volume	OCT \$	290,905	\$	21,836		
537	Volume	NOV \$	325,516	\$	21,836		
538	Volume	DEC \$	402,285	\$	21,836		
539	Volume	2000 Annual % Increase in Volume		10%			
540	Volume	CAPACITY - 2001 Annual % Increase in Volume		257000%			
541	Volume	Daily Volume Rides / Monthly Vol. Conv. Count		257000%			
542	Volume	1st Monday	43				
543	Volume	1st Tuesday	1				
544	Volume	1st Wednesday	10				
545	Volume	1st Thursday	17				
546	Volume	1st Friday	9				
547	Volume	2nd Monday	46				
548	Volume	2nd Tuesday	8				
549	Volume	2nd Wednesday	14				
550	Volume	2nd Thursday	11				
551	Volume	2nd Friday	11				
552	Volume	3rd Monday	39				
553	Volume	3rd Tuesday	19				
554	Volume	3rd Wednesday	13				
555	Volume	3rd Thursday	9				
556	Volume	3rd Friday	14				
557	Volume	4th Monday	48				
558	Volume	4th Tuesday	6				
559	Volume	4th Wednesday	16				
560	Volume	4th Thursday	10				
561	Volume	4th Friday	16				
562	Volume	5th Monday	48				
563	Volume	5th Tuesday	6				
564	Volume	% Assignments Work/Time NOT on Invoice Processing		5%			
565	Assignments						

FIG. 4A

FIG 4B



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
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 5/127

566	Assignments	Average # Manual Invoices per IMM Volume	276	0
567	Assignments	Average Hourly Wage - Assignments	\$ 13.09	
568	Assignments	Average Invoice Assignment Time (Seconds)	5.2	
569	Cash Application	Average Hourly Wage - Cash Application	\$ 13.09	
570	Cash Application	Average Payment Application Time (Seconds)	38.35	
571	Cash Application	% Cash Application Work/Time NOT on Optional Applications	3%	
572	Cash Application	Cash Application Error Acceleration Factor	88	
573	Cash Application	Average # Manual Payments Per IMM Volume	33	19
574	Adjustments	Average # Invoices per Payment	3.11	1999 Value
575	Adjustments	% Adjustments Work Actually Clearing an Item	63%	90.00%
576	Adjustments	% Adjustments Created by Customer A/R Item Error	3.33%	
577	Adjustments	% Adjustments from Other Error	0.63%	
578	Adjustments	% Adjustments Created by Client A/R Item Error	0.19%	1999 Value
579	Adjustments	% A/R Items With No Error	99.90%	99.95%
580	Adjustments	% Adjustments Created by Client/Customer Mix A/R Item Error	0.86%	1999 Value
581	Adjustments	# Credit Memos (CME) per 1 IMM Monthly Volume	35	35
582	Adjustments	Average CM Action Time (minutes)	1.715.00	
583	Adjustments	Average Hourly Wage - Adjustments	\$ 0.18	
584	Adjustments	Average Adjustment Action Time (Minutes) (w/o CME)	11.06	
585	Adjustments	Average Adjustment Item Value (w/o CME)	\$ 1.09	
586	Adjustments	Average Hourly Wage - GRCIS Collectors	\$ 3.776.00	
587	Adjustments	Average Hourly Wage - H.P. Collectors	\$ 9.00	
588	Adjustments	Average Hourly Wage - H.P. Collectors	\$ 15.18	
589	Adjustments	Average Hourly Wage - Collections Assistant	\$ 11.06	
590	Adjustments	Ratio of Assistants to Collectors	0.17	
591	Adjustments	Maximum # of H.P. Collectors (Others are GRCIS)	15	
592	Adjustments	Average Collections Call Time (Minutes)	2.67	
593	Adjustments	% Collections Work/Time NOT Outbound Calls	41%	
594	Adjustments	% Volume Becoming Overdue	31%	
595	Adjustments	Average Past Due \$ per Part Due Customer	\$ 8.343	
596	Adjustments	% Past Due % Becoming Bad Debt	0.03%	
597	Adjustments	% Overdue Paying w/o Collections Activity	64.412%	
598	Adjustments	# Calls per Month Req. to Clear Curt.	2	
599	Adjustments	Maximum # Collectors Added One Hiring	5	
600	Adjustments	Baseline Funding Error Rate (% Total Funding)	\$ 15.24	
601	Adjustments	Baseline Funding Error Rate (% Total Funding)	0.14%	
602	Adjustments	% Client Services Work/Time NOT Funding	15%	
603	Adjustments	Client Services Accuracy Coefficient	0.0000239	
604	Adjustments	# Manual Funding Requests per IMM Monthly Volume	6	1
605	Adjustments	Allowable Assignments Backlog (Invoices/Day)	0	
606	Adjustments	Allowable Cash Application Backlog ("Records"/Day)	1	
607	Adjustments	Allowable Adjustments Backlog (% Monthly Volume)	5%	

FIG. 4B

FIG 4B



102

A	B	C	D
608 Tolerance	Allowable Collections % Volume Past Due	25%	
609 Labor	# Productive Work-Hours per Day	7	
610 Labor	% Total Available Hours Not Worked	10%	
611 Labor	# Work-Days Allowable Missed Tolerance	5	
612 Labor	% Overtime Possible	20%	
613 File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	\$ 9.73	
614 File/Mail/Imaging	# File/Mail/Imaging FTEs required per IMM Monthly Volume	0.0558	0.0036
615 Capacity	Maximum Allowable Assignments FTEs	5	
616 Capacity	Maximum Allowable Cash Application FTEs	20	
617 Capacity	Maximum Allowable Adjustments FTEs	15	
618 Capacity	Maximum Allowable Collections FTEs	26	
619 Capacity	Maximum Allowable Client Services FTEs	5	
620 Capacity	Maximum Allowable File/Mail/Imaging FTEs	100	

FIG. 5



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

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7/127

	I	J	K	L	M	N	O	P
1					# FTEs OVER MAX ALLOWABLE			
2					MAXIMUM # FTEs			
3	DEPENDENT VARIABLES - MODEL OUTPUT				PURPLE CELLS BELOW ARE ALSO IND. VAR.			
4	Year	Month	Day	Traditional Business Daily Volume	E-Commerce Business Daily Volume	Total Business Daily Volume	# Assignments FTEs	Assignments FTE Cost
5	0	0	0	-	-	-	5	\$ 491
526	CAPACITY	JAN	1	\$ 55,898,694	\$ 6,707,843	\$ 62,606,538	5	\$ 491
527	CAPACITY	JAN	2	\$ 1,299,970	\$ 153,996	\$ 1,453,966	5	\$ 491
528	CAPACITY	JAN	3	\$ 12,999,696	\$ 1,559,964	\$ 14,559,660	5	\$ 491
529	CAPACITY	JAN	4	\$ 22,099,484	\$ 2,651,938	\$ 24,751,422	5	\$ 491
530	CAPACITY	JAN	5	\$ 11,699,727	\$ 1,403,967	\$ 13,103,694	5	\$ 491
531	CAPACITY	JAN	6	\$ 59,798,603	\$ 7,175,832	\$ 66,974,436	5	\$ 491
532	CAPACITY	JAN	7	\$ 10,399,757	\$ 1,247,971	\$ 11,647,728	5	\$ 491
533	CAPACITY	JAN	8	\$ 18,199,575	\$ 2,183,949	\$ 20,383,524	5	\$ 491
534	CAPACITY	JAN	9	\$ 14,299,666	\$ 1,715,960	\$ 16,015,626	5	\$ 491
535	CAPACITY	JAN	10	\$ 14,299,666	\$ 1,715,960	\$ 16,015,626	5	\$ 491
536	CAPACITY	JAN	11	\$ 50,698,816	\$ 6,083,858	\$ 56,782,674	5	\$ 491
537	CAPACITY	JAN	12	\$ 24,699,423	\$ 2,963,931	\$ 27,663,354	5	\$ 491
538	CAPACITY	JAN	13	\$ 16,899,605	\$ 2,027,953	\$ 18,927,558	5	\$ 491
539	CAPACITY	JAN	14	\$ 11,699,727	\$ 1,403,967	\$ 13,103,694	5	\$ 491
540	CAPACITY	JAN	15	\$ 18,199,575	\$ 2,183,949	\$ 20,383,524	5	\$ 491
541	CAPACITY	JAN	16	\$ 62,398,543	\$ 7,487,825	\$ 69,886,368	5	\$ 491
542	CAPACITY	JAN	17	\$ 7,799,818	\$ 935,978	\$ 8,735,796	5	\$ 491
543	CAPACITY	JAN	18	\$ 20,799,514	\$ 2,495,942	\$ 23,295,456	5	\$ 491
544	CAPACITY	JAN	19	\$ 12,999,696	\$ 1,559,964	\$ 14,559,660	5	\$ 491
545	CAPACITY	JAN	20	\$ 20,799,514	\$ 2,495,942	\$ 23,295,456	5	\$ 491
546	CAPACITY	JAN	21	\$ 62,398,543	\$ 7,487,825	\$ 69,886,368	5	\$ 491
547	CAPACITY	JAN	22	\$ 7,799,818	\$ 935,978	\$ 8,735,796	5	\$ 491

104

FIG. 6



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
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 8/127

	Q	R	S	T	U	V	W	X
1					-13			
2					7			
3								
	Assignments FTE Hiring Trigger	# New Manual Invoices	# Backlogged Invoices	Daily Invoice Processing Capacity (# Man. Inv's)	# Cash Application FTEs	Cash App. FTE Cost	Cash App. FTE Hiring Trigger	# New Manual Payments
4	0	-	0	0	7	\$ 687	0	-
5	0	15,428	-	21808	7	\$ 687	1	1,978
526	0	359	-	21808	7	\$ 893	2	46
527	0	3,588	-	21808	7	\$ 893	3	460
528	0	6,099	-	21808	7	\$ 893	4	782
529	0	3,229	-	21808	7	\$ 893	5	414
530	0	16,504	-	21808	6	\$ 766	0	2,116
531	0	2,870	-	21808	6	\$ 589	1	368
532	0	5,023	-	21808	6	\$ 766	2	644
533	0	3,947	-	21808	6	\$ 766	3	506
534	0	3,947	-	21808	6	\$ 766	4	506
535	0	13,993	-	21808	6	\$ 766	5	1,794
536	0	6,817	-	21808	5	\$ 638	0	874
537	0	4,664	-	21808	5	\$ 491	1	598
538	0	3,229	-	21808	5	\$ 638	2	414
539	0	5,023	-	21808	5	\$ 638	3	644
540	0	17,222	-	21808	5	\$ 638	4	2,208
541	0	2,153	-	21808	5	\$ 638	5	276
542	0	5,741	-	21808	4	\$ 511	0	736
543	0	3,588	-	21808	4	\$ 393	1	460
544	0	5,741	-	21808	4	\$ 511	2	736
545	0	17,222	-	21808	4	\$ 511	3	2,208
546	0	2,153	-	21808	4	\$ 511	4	276
547	0							

FIG. 7



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 9/127

	Y	Z	AA	AB	AC	AD	AE	AF
1			-6					
2			9					
3								
	# Backlogged Payments	# Manual Payments Application Capacity	# Adjustments FTEs	Adjustments FTE Cost	Adjustments FTE Hiring Trigger	# CMs Created	# Other Adjustment Items Created	\$ Adjustments Items Created
4	0	0	3	249	0	2197	1104	0
5		3933	3	249	1			\$ 7,935,958
526	-	4719	3	249	2	51	26	\$ 184,557
527	-	4719	3	249	3	511	257	\$ 1,845,572
528	-	4719	3	249	4	869	436	\$ 3,137,472
529	-	4719	3	249	5	460	231	\$ 1,661,014
530	-	4045	2	216	0	2351	1181	\$ 8,489,629
531	-	3371	2	166	1	409	205	\$ 1,476,457
532	-	4045	2	166	2	715	359	\$ 2,583,800
533	-	4045	2	166	3	562	282	\$ 2,030,129
534	-	4045	2	166	4	562	282	\$ 2,030,129
535	-	4045	2	166	5	1993	1001	\$ 7,197,729
536	-	3371	1	108	0	971	488	\$ 3,506,586
537	-	2809	1	83	1	664	334	\$ 2,399,243
538	-	3371	1	83	2	460	231	\$ 1,661,014
539	-	3371	1	83	3	715	359	\$ 2,583,800
540	-	3371	1	83	0	2453	1232	\$ 8,858,743
541	-	3371	1	83	0	307	154	\$ 1,107,343
542	-	2697	1	83	0	818	411	\$ 2,952,914
543	-	2247	1	83	0	511	257	\$ 1,845,572
544	-	2697	1	83	0	818	411	\$ 2,952,914
545	-	2697	1	83	1	2453	1232	\$ 8,858,743
546	-	2697	1	83	2	307	154	\$ 1,107,343
547	-	2697	1	83				

FIG. 8



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

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10/127

	AG	AH	AI	AJ	AK	AL	AM	AN	AO
1								-11	
2								15	
3									
4	\$ CMs Backlog	\$ Other Adjustments Backlog	Total \$ Adjustments Backlog	% Volume Adjustments Backlog	# CMs Completed	# Other Adjustments Completed	Total \$ Adjustments Completed	# Collections FTEs (Collectors)	# Collections Assistants (All H.P.)
5	\$ 2,000,000	\$ 12,500,000	\$ 14,500,000	-	\$ 547	\$ 565	\$ 3,072,415	15	0
526	\$ 4,829,821	\$ 14,533,722	\$ 19,363,542	3%	990	492	\$ 3,555,414	15	2
527	\$ 3,219,646	\$ 12,773,040	\$ 15,992,685	3%	1119	733	\$ 4,685,815	15	2
528	\$ 2,177,595	\$ 10,974,847	\$ 13,152,441	2%	920	766	\$ 4,468,978	15	2
529	\$ 2,089,773	\$ 9,731,162	\$ 11,820,935	2%	982	755	\$ 4,537,023	15	2
530	\$ 1,193,878	\$ 7,751,049	\$ 8,944,926	1%	494	530	\$ 2,849,550	10	1
531	\$ 4,377,564	\$ 10,207,441	\$ 14,585,005	2%	794	306	\$ 2,516,732	10	1
532	\$ 3,716,708	\$ 9,828,072	\$ 13,544,730	2%	726	317	\$ 2,442,400	10	1
533	\$ 3,698,517	\$ 9,987,614	\$ 13,686,131	2%	1001	446	\$ 3,402,523	10	1
534	\$ 2,945,765	\$ 9,367,971	\$ 12,313,736	2%	886	465	\$ 3,277,136	10	1
535	\$ 2,390,036	\$ 8,676,692	\$ 11,066,729	2%	800	480	\$ 3,183,093	10	1
536	\$ 4,436,113	\$ 10,645,252	\$ 15,081,365	3%	545	216	\$ 1,749,591	5	0
537	\$ 5,166,991	\$ 11,671,369	\$ 16,838,360	3%	406	151	\$ 1,268,065	5	0
538	\$ 5,610,119	\$ 12,359,418	\$ 17,969,538	3%	413	150	\$ 1,275,781	5	0
539	\$ 5,690,547	\$ 12,664,224	\$ 18,354,771	3%	574	211	\$ 1,781,705	5	0
540	\$ 5,932,744	\$ 13,224,122	\$ 19,156,866	3%	574	211	\$ 1,781,021	5	0
541	\$ 9,155,912	\$ 17,078,676	\$ 26,234,588	4%	462	142	\$ 1,328,919	5	0
542	\$ 8,889,911	\$ 17,123,101	\$ 26,013,012	4%	452	144	\$ 1,318,446	0	0
543	\$ 9,516,807	\$ 18,130,673	\$ 27,647,480	5%	455	143	\$ 1,322,014	2	0
544	\$ 9,612,232	\$ 18,558,805	\$ 28,171,037	5%	451	144	\$ 1,317,668	2	0
545	\$ 10,240,351	\$ 19,565,933	\$ 29,806,284	6%	455	143	\$ 1,321,067	2	0
546	\$ 13,667,739	\$ 23,676,221	\$ 37,343,961	6%	484	139	\$ 1,353,459	2	0
547	\$ 13,363,179	\$ 23,734,666	\$ 37,097,845	6%					

FIG. 9



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11/127

	AP	AO	AR	AS	AT	AU	AV	AW
1								
2								
3								
4								
5	Total Collections FTE Cost	Collections GECIS FTE Cost	Collections H.P. FTE Cost	Collections FTE Billing Trigger	# Customers Becoming Part Due	Total Customers Part Due	\$ Part Due	% Monthly Volume Part Due
5	\$ 1,708	\$ -	\$ 1,708	0	0	11027	\$ 92,000,000	\$ -
526	\$ 1,874	\$ -	\$ 1,874	1	2,326	10540	\$ 88,070,456	15.263%
527	\$ 1,874	\$ -	\$ 1,874	2	54	8936	\$ 74,551,243	14.603%
528	\$ 1,874	\$ -	\$ 1,874	3	541	7299	\$ 60,895,879	12.368%
529	\$ 1,874	\$ -	\$ 1,874	4	920	5517	\$ 46,026,041	10.103%
530	\$ 1,874	\$ -	\$ 1,874	5	487	2804	\$ 23,397,966	7.636%
531	\$ 1,221	\$ -	\$ 1,221	0	2,489	2233	\$ 18,628,606	3.881%
532	\$ 1,221	\$ -	\$ 1,221	1	433	0	\$ -	3.091%
533	\$ 1,221	\$ -	\$ 1,221	2	757	0	\$ -	0.000%
534	\$ 1,221	\$ -	\$ 1,221	3	595	0	\$ -	0.000%
535	\$ 1,221	\$ -	\$ 1,221	4	595	0	\$ -	0.000%
536	\$ 1,221	\$ -	\$ 1,221	5	2,110	0	\$ -	0.000%
537	\$ 569	\$ -	\$ 569	0	1,028	0	\$ -	0.000%
538	\$ 569	\$ -	\$ 569	1	703	0	\$ -	0.000%
539	\$ 569	\$ -	\$ 569	2	487	0	\$ -	0.000%
540	\$ 569	\$ -	\$ 569	3	757	0	\$ -	0.000%
541	\$ 569	\$ -	\$ 569	4	2,597	183	\$ 1,526,316	0.000%
542	\$ 569	\$ -	\$ 569	5	325	0	\$ -	0.253%
543	\$ -	\$ -	\$ -	0	866	308	\$ 2,570,037	0.000%
544	\$ 228	\$ -	\$ 228	1	541	138	\$ 1,149,835	0.426%
545	\$ 228	\$ -	\$ 228	2	866	139	\$ 1,159,055	0.191%
546	\$ 228	\$ -	\$ 228	3	2,597	950	\$ 7,929,133	0.192%
547	\$ 228	\$ -	\$ 228	4	325	824	\$ 6,877,034	1.315%

FIG. 10



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12/127

	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG
1			1					-36		
2			6					64		
3										
	Customers "Cleared"	% Volume Written-Off	# Client Services FTEs	Client Services FTE Cost	Client Services FTE Hiring Trigger	# Manual Funding Requests	Funding Error Rate	# File / Mail / Imaging FTEs	File / Mail / Imaging FTE Cost	Total FTE Cost
4	0	0	4	\$ 457	0	0	0	0	0	-
5	2803	0.099%	4	\$ 457	1	152	0.11%	30	\$ 2,218	\$ 5,976
526	1669	0.095%	4	\$ 457	2	152	0.11%	30	\$ 2,218	\$ 6,182
527	2178	0.080%	4	\$ 457	3	152	0.11%	30	\$ 2,218	\$ 6,182
528	2702	0.065%	4	\$ 457	4	152	0.11%	30	\$ 2,218	\$ 6,182
529	3200	0.049%	4	\$ 457	5	152	0.11%	30	\$ 2,218	\$ 6,182
530	3060	0.025%	3	\$ 446	0	152	0.11%	30	\$ 2,218	\$ 5,357
531	3167	0.020%	3	\$ 343	1	152	0.14%	30	\$ 2,218	\$ 5,205
532	10653	0.000%	3	\$ 343	2	152	0.14%	30	\$ 2,218	\$ 5,205
533	13321	0.000%	3	\$ 343	3	152	0.14%	30	\$ 2,218	\$ 5,205
534	13321	0.000%	3	\$ 343	4	152	0.14%	30	\$ 2,218	\$ 5,205
535	5008	0.000%	3	\$ 343	5	152	0.14%	30	\$ 2,218	\$ 5,205
536	2535	0.000%	3	\$ 446	0	152	0.14%	30	\$ 2,218	\$ 4,470
537	3190	0.000%	3	\$ 343	1	152	0.14%	30	\$ 2,218	\$ 4,195
538	4267	0.000%	3	\$ 343	2	152	0.14%	30	\$ 2,218	\$ 4,342
539	3029	0.000%	3	\$ 343	3	152	0.14%	30	\$ 2,218	\$ 4,342
540	2414	0.000%	3	\$ 343	4	152	0.14%	30	\$ 2,218	\$ 4,342
541	4001	0.002%	3	\$ 343	5	152	0.14%	30	\$ 2,218	\$ 4,342
542	558	0.000%	3	\$ 446	0	152	0.14%	30	\$ 2,218	\$ 3,748
543	711	0.003%	3	\$ 343	1	152	0.14%	30	\$ 2,218	\$ 3,755
544	864	0.001%	3	\$ 343	2	152	0.14%	30	\$ 2,218	\$ 3,873
545	1785	0.001%	3	\$ 343	3	152	0.14%	30	\$ 2,218	\$ 3,873
546	451	0.009%	3	\$ 343	4	152	0.14%	30	\$ 2,218	\$ 3,873

FIG. 11



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Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
13/127

Problem / Model Independent Variable vs. Project Matrix											
Problem	Independent Variable	Solution									
		Scenario	4	4	5	1	2	1	3	6	6
Manual Invoices	# Manual Invoices per SIMM Mon. Vol.	EDI (Electronic Submissions) (Also Enables Auto-Cash)	-25%								
Manual Payments	# Manual Payments per SIMM Mon. Vol.	Auto-Cash Application (No Human Touch-Points)	Enables -40%					Enables			
Collections Productivity	% Time Spent on Other Than Outbound Calls	Auto-Funding (No Human Touch-Points)				-10%					-10%
Collector Skill Systems Are Cumbersome	Avg. Collections Call Time	COLD (AS 400 Reports Imaging)					-25%				
Client Invoice Errors	% Adjustments Created by Client A/R Item Error	Collections Phase 1 (Work Prioritization and Auto-Adjustments)							-25%		
Too Many Client / Customer A/R Errors	% Adjustments Created by Client/Customer Mix A/R Item Error	New Lockbox (Check Imaging, Electronic Payment Information - Feeds Auto-Cash)							-12%		
Cash Application Errors	% A/R Items with No Error	Client Educator	-50%								
Adjustments Productivity	Average Invoice Assignment Time	Workflow Software - Provides Work Prioritization, Standardized Procedures, User-Friendly System Interface, Metrics, Flexibility, Total Imaging Integration, Etc.								-35%	
Cash Application Productivity	Average Cash Application Time									-35%	
Adjustments Productivity	Average Adjustments (CMs) Action Time					-10%	-5%			Already Implemented	-50%
Client Services Productivity	Average Adjustments (Other) Action Time					-10%	-5%			Already Implemented	-50%
Manual Funding Requests	% Client Services Time Spent on Other than Funding				-50%					-35%	-10%
	# Manual Funding Requests per SIMM Mon. Vol.		-50%								

FIG. 12

200

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 Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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 14/127

SCENARIO NAME:

Variable Group	INDEPENDENT VARIABLES	Run Scenarios	
		Traditional Business	E-Commerce
Volume	1999 Monthly Volume		
Volume	JAN	\$ 190,308,000	\$ 1
Volume	FEB	\$ 200,625,000	\$ 1
Volume	MAR	\$ 229,896,000	\$ 1
Volume	APR	\$ 221,168,000	\$ 1
Volume	MAY	\$ 218,824,000	\$ 1
Volume	JUN	\$ 232,036,000	\$ 1
Volume	JUL	\$ 215,438,000	\$ 1
Volume	AUG	\$ 245,947,000	\$ 1
Volume	SEP	\$ 246,471,000	\$ 1
Volume	OCT	\$ 290,905,000	\$ 1
Volume	NOV	\$ 325,516,000	\$ 1
Volume	DEC	\$ 402,285,000	\$ 1
Volume	2000 Annual % Increase in Volume	37%	127500000%
Volume	2001 Annual % Increase in Volume	60%	2457%
Volume	2002 Annual % Increase in Volume	24%	324%
Volume	2003 Annual % Increase in Volume	23%	132%
Volume	Daily Volume Ratios / Monthly Vol Conv. Const.		
Volume	1st Monday	43	
Volume	1st Tuesday	1	
Volume	1st Wednesday	10	
Volume	1st Thursday	17	
Volume	1st Friday	9	
Volume	2nd Monday	46	
Volume	2nd Tuesday	8	
Volume	2nd Wednesday	14	
Volume	2nd Thursday	11	
Volume	2nd Friday	11	
Volume	3rd Monday	39	
Volume	3rd Tuesday	19	
Volume	3rd Wednesday	13	
Volume	3rd Thursday	9	
Volume	3rd Friday	14	
Volume	4th Monday	48	
Volume	4th Tuesday	6	
Volume	4th Wednesday	16	
Volume	4th Thursday	10	
Volume	4th Friday	16	
Volume	5th Monday	48	
Volume	5th Tuesday	6	
Assignments	% Assignment Work/Time NOT on Invoice Processing	5%	
Assignments	Average # Manual Invoices per IMM Volume	368	0
Assignments	Average Hourly Wage - Assignments	\$ 13.09	
Assignments	Average Invoice Assignment Time (Seconds)	8	
Cash Application	Average Hourly Wage - Cash Application	\$ 13.09	
Cash Application	Average Payment Application Time (Seconds)	59	
Cash Application	% Cash Application Work/Time NOT on Original Application	5%	
Cash Application	Cash Application Error Acceleration Factor	88	
Cash Application	Average # Manual Payments per IMM Volume	133	75
Adjustments	Average # Invoices per Payment	3.11	1999 Value
Adjustments	% Adjustments Work Actually Clearing an Item	63%	90.00%
Adjustments	% Adjustments Created by Customer A/R Item Error	3.33%	
Adjustments	% Adjustments From Other Error	0.63%	
Adjustments	% Adjustments Created by Client A/R Item Error	0.25%	1999 Value
Adjustments	% A/R Items With No Error	99.84%	99.95%
Adjustments	% Adjustments Created by Client/Customer Mix A/R Item Error	0.98%	1999 Value
Adjustments	# Credit Memos (CMs) per IMM Monthly Volume	35	35
Adjustments	Average CM Value	\$ 1,715.00	
Adjustments	Average CM Action Time (minutes)	0.36	
Adjustments	Average Hourly Wage - Adjustments	\$ 11.06	

220

FIG. 13



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
 Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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 15/127

Adjustments	Average Adjustment Action Time (Minutes) (w/o CMs)	1.70	
Adjustments	Average Adjustment Item Value (w/o CMs)	\$ 3,776.00	
Collections	Average Hourly Wage - GECIS Collectors	\$ 9.00	
Collections	Average Hourly Wage - H.P. Collectors	\$ 15.18	
Collections	Average Hourly Wage - Collections Assistant	\$ 11.06	
Collections	Ratio of Assistants to Collectors	0.17	
Collections	Maximum # of H.P. Collectors (Others are GECIS)	100	
Collections	Average Collections Call Time (Minutes)	63	
Collections	% Collections Work/Time NOT Outbound Calls	45%	
Collections	% Volume Becoming Overdue	31%	
Collections	Average Past Due \$ per Past Due Customer	\$ 8,343	
Collections	% Past Due % Becoming Bad Debt	0.03%	
Collections	% Overdue Paying w/o Collections Activity	64.412%	
Collections	# Calls per Month Req. to Clear Cust.	2	
Collections	Maximum # Collectors Added One Hiring	5	
Client Services	Average Hourly Wage - Client Services	\$ 15.24	
Client Services	Baseline Funding Error Rate (% Total Funding)	0.14%	
Client Services	% Client Services Worktime NOT Funding	25%	
Client Services	Client Services Accuracy Coefficient	0.0000239	
Client Services	# Manual Funding Requests per IMM Monthly Volume	12	2
Tolerance	Allowable Assignments Backlog (Invoices/Day)	0	
Tolerance	Allowable Cash Application Backlog ("Records"/Day)	1	
Tolerance	Allowable Adjustments Backlog (% Monthly Volume)	5%	
Tolerance	Allowable Collections % Volume Past Due	25%	
Labor	# Productive Work-Hours per Day	7	
Labor	% Total Available Hours Not Worked	10%	
Labor	# Work-Days Allowable Missed Tolerance	5	
Labor	% Overtime Possible	20%	
File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	\$ 9.73	
File/Mail/Imaging	# File/Mail/Imaging FTEs required per IMM Monthly Volume	0.0558	0.0056
Capacity	Maximum Allowable Assignments FTEs	5	
Capacity	Maximum Allowable Cash Application FTEs	8	
Capacity	Maximum Allowable Adjustments FTEs	6	
Capacity	Maximum Allowable Collections FTEs	22	
Capacity	Maximum Allowable Client Services FTEs	5	
Capacity	Maximum Allowable File/Mail/Imaging FTEs	20	

220

FIG. 14



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16/127

FIG 15B

Execution Risk: 0%									
MODEL OUTPUT SUMMARY DATA - SNAPSISOTS									
		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Baseline Monthly and Daily Averages	
		Traditional Business Volume		E-Commerce Business Volume		Total Business Volume		# Assignments FTEs	
Year	Month								
1999	JAN	\$	190,300,000	\$	1	\$	190,300,001	5	5
1999	FEB	\$	190,099,639	\$	1	\$	190,099,639	5	5
1999	MAR	\$	223,167,377	\$	1	\$	223,167,377	5	5
1999	APR	\$	216,851,208	\$	1	\$	216,851,209	5	5
1999	MAY	\$	223,947,053	\$	1	\$	223,947,054	5	5
1999	JUN	\$	227,249,043	\$	1	\$	227,249,044	4	4
1999	JUL	\$	214,166,425	\$	1	\$	214,166,426	4	4
1999	AUG	\$	239,056,068	\$	1	\$	239,056,069	5	5
1999	SEP	\$	237,946,377	\$	1	\$	237,946,378	5	5
1999	OCT	\$	279,568,449	\$	1	\$	279,568,450	5	5
1999	NOV	\$	301,967,995	\$	1	\$	301,967,996	5	5
1999	DEC	\$	427,402,048	\$	1	\$	427,402,049	5	5
1999	SUMMARY	\$	2,971,721,691	\$	12	\$	2,971,721,693	5	0
								# 1 Less Baseline	
								# 2 Less Baseline	
2000	JAN	\$	274,474,464	\$	1,635,510	\$	276,110,274	5	5
2000	FEB	\$	259,466,005	\$	2,487,924	\$	361,973,929	5	5
2000	MAR	\$	304,623,469	\$	2,624,759	\$	307,248,229	5	5
2000	APR	\$	296,001,899	\$	2,487,924	\$	298,489,822	5	5
2000	MAY	\$	305,687,728	\$	2,624,759	\$	308,312,487	5	5
2000	JUN	\$	310,194,944	\$	2,573,001	\$	312,769,945	5	5
2000	JUL	\$	297,337,170	\$	2,487,924	\$	294,625,094	5	5
2000	AUG	\$	326,311,532	\$	2,624,759	\$	328,936,292	5	5
2000	SEP	\$	324,796,804	\$	2,487,924	\$	327,284,728	5	5
2000	OCT	\$	381,610,933	\$	2,624,759	\$	384,235,693	5	5
2000	NOV	\$	402,576,980	\$	2,431,945	\$	404,958,925	5	5
2000	DEC	\$	583,403,795	\$	2,923,310	\$	586,327,106	5	5
2000	SUMMARY	\$	4,061,455,725	\$	30,016,729	\$	4,091,472,524	5	0
								# 1 Less Baseline	
								# 2 Less Baseline	
2001	JAN	\$	413,039,682	\$	42,519,368	\$	455,559,050	5	5
2001	FEB	\$	415,177,609	\$	63,608,745	\$	478,786,353	5	5
2001	MAR	\$	487,397,551	\$	67,107,225	\$	554,504,776	5	5
2001	APR	\$	473,603,038	\$	63,608,745	\$	537,211,782	5	5

FIG. 15A

250

FIG 15C





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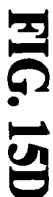
FIG 15D

18/127

FIG 15A

Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2	
Monthly and Daily Averages		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Average FTE Cost per Invoice Manually Assigned		Average FTE Cost per Invoice Manually Assigned		Average FTE Cost per Invoice Manually Assigned	
# Assignments FTEs		Assignments FTE Cost		Assignments FTE Cost		Assignments FTE Cost		Assignments FTE Cost							
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.16	\$	0.16	\$	0.16	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.14	\$	0.14	\$	0.14	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.13	\$	0.13	\$	0.13	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.13	\$	0.13	\$	0.13	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.13	\$	0.13	\$	0.13	\$
4	\$	9,327	\$	9,327	\$	9,327	\$	9,327	\$	0.11	\$	0.11	\$	0.11	\$
4	\$	8,247	\$	8,247	\$	8,247	\$	8,247	\$	0.10	\$	0.10	\$	0.10	\$
5	\$	10,112	\$	10,112	\$	10,112	\$	10,112	\$	0.12	\$	0.12	\$	0.12	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.11	\$	0.11	\$	0.11	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.11	\$	0.11	\$	0.11	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.09	\$	0.09	\$	0.09	\$
5	\$	11,879	\$	11,879	\$	11,879	\$	11,879	\$	0.08	\$	0.08	\$	0.08	\$
5	\$	123,995	\$	123,995	\$	123,995	\$	123,995	\$	0.11	\$	0.11	\$	0.11	\$
0	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
# 3 Less # 2				# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2				# 1 Less Baseline		# 2 Less # 1	
0					\$	-	\$	-	\$				\$	0	
# 2 Less Baseline				# 2 Less Baseline		# 2 Less Baseline		# 2 Less Baseline				# 2 Less Baseline		# 2 Less Baseline	
5	\$	11,388	\$	11,388	\$	11,388	\$	11,388	\$	0.11	\$	0.11	\$	0.11	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.10	\$	0.10	\$	0.10	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.10	\$	0.10	\$	0.10	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.09	\$	0.09	\$	0.09	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.10	\$	0.10	\$	0.10	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.10	\$	0.10	\$	0.10	\$
5	\$	10,308	\$	10,308	\$	10,308	\$	10,308	\$	0.09	\$	0.09	\$	0.09	\$
5	\$	10,799	\$	10,799	\$	10,799	\$	10,799	\$	0.09	\$	0.09	\$	0.09	\$
5	\$	10,897	\$	10,897	\$	10,897	\$	10,897	\$	0.09	\$	0.09	\$	0.09	\$
5	\$	11,241	\$	11,241	\$	11,241	\$	11,241	\$	0.08	\$	0.08	\$	0.08	\$
5	\$	10,554	\$	10,554	\$	10,554	\$	10,554	\$	0.07	\$	0.07	\$	0.07	\$
5	\$	12,026	\$	12,026	\$	12,026	\$	12,026	\$	0.06	\$	0.06	\$	0.06	\$
5	\$	130,229	\$	130,229	\$	130,229	\$	130,229	\$	0.09	\$	0.09	\$	0.09	\$
0				# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2				# 1 Less Baseline		# 2 Less # 1	
# 3 Less # 2					\$	-	\$	-	\$				\$	(0.00)	\$
0															
# 3 Less Baseline				# 2 Less Baseline		# 2 Less Baseline		# 2 Less Baseline				# 2 Less Baseline		# 2 Less Baseline	
5	\$	11,536	\$	11,536	\$	11,536	\$	11,536	\$	0.08	\$	0.08	\$	0.08	\$
5	\$	11,045	\$	11,045	\$	11,045	\$	11,045	\$	0.07	\$	0.07	\$	0.07	\$
5	\$	11,536	\$	11,536	\$	11,536	\$	11,536	\$	0.07	\$	0.07	\$	0.07	\$
5	\$	11,045	\$	11,045	\$	11,045	\$	11,045	\$	0.06	\$	0.06	\$	0.06	\$

FIG. 15C



19/127

**FIG 15C**



FIG 16B

MODEL OUTPUT SUMMARY DATA - SNAPSHOTS				Baseline		Scenario 4		Scenario 5	
		Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
		Traditional Business Volume	E-Commerce Business Volume	Total Business Volume	# Assignments FTEs	# Assignments FTEs	# Assignments FTEs	# Assignments FTEs	# Assignments FTEs
Year	Month								
1999	JAN	\$ 190,300,000	\$ 1	\$ 190,300,001	5	5	5	5	5
1999	FEB	\$ 190,099,639	\$ 1	\$ 190,099,639	5	5	5	5	5
1999	MAR	\$ 223,167,377	\$ 1	\$ 223,167,377	5	5	5	5	5
1999	APR	\$ 216,851,208	\$ 1	\$ 216,851,209	5	5	5	5	5
1999	MAY	\$ 223,947,053	\$ 1	\$ 223,947,054	5	5	5	5	5
1999	JUN	\$ 227,249,043	\$ 1	\$ 227,249,044	4	4	4	4	4
1999	JUL	\$ 214,166,425	\$ 1	\$ 214,166,426	4	4	4	4	4
1999	AUG	\$ 239,056,068	\$ 1	\$ 239,056,069	5	5	5	5	5
1999	SEP	\$ 237,946,377	\$ 1	\$ 237,946,378	5	5	5	5	5
1999	OCT	\$ 279,568,449	\$ 1	\$ 279,568,450	5	5	5	5	5
1999	NOV	\$ 301,967,995	\$ 1	\$ 301,967,996	5	5	5	5	5
1999	DEC	\$ 427,402,048	\$ 1	\$ 427,402,049	5	5	5	5	5
1999	SUMMARY	\$ 2,971,721,681	\$ 12	\$ 2,971,721,693	5	0	0	0	0
						# 4 Less Baseline	# 5 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
						0	0	0	0
						# 4 Less Baseline	# 5 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
						0	0	0	0
2000	JAN	\$ 274,474,464	\$ 1,635,810	\$ 276,110,274	5	5	5	5	5
2000	FEB	\$ 259,466,005	\$ 2,487,924	\$ 361,973,929	5	5	5	5	5
2000	MAR	\$ 304,623,469	\$ 2,624,759	\$ 307,248,229	5	5	5	5	5
2000	APR	\$ 296,001,899	\$ 2,487,924	\$ 298,489,822	5	5	5	5	5
2000	MAY	\$ 305,687,728	\$ 2,624,759	\$ 308,312,487	5	5	5	5	5
2000	JUN	\$ 310,194,944	\$ 2,573,001	\$ 312,769,945	5	5	5	5	5
2000	JUL	\$ 292,337,170	\$ 2,487,924	\$ 294,825,094	5	5	5	5	5
2000	AUG	\$ 326,311,532	\$ 2,624,759	\$ 328,936,292	5	5	5	5	5
2000	SEP	\$ 324,796,804	\$ 2,487,924	\$ 327,284,728	5	5	5	5	5
2000	OCT	\$ 381,610,933	\$ 2,624,759	\$ 384,235,693	5	5	5	5	5
2000	NOV	\$ 402,526,980	\$ 2,431,945	\$ 404,958,925	5	5	5	5	5
2000	DEC	\$ 583,403,795	\$ 2,973,310	\$ 586,377,106	5	5	5	5	5
2000	SUMMARY	\$ 4,061,455,725	\$ 30,016,799	\$ 4,091,472,524	5	0	0	0	0
						# 4 Less Baseline	# 5 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
						0	0	0	0
						# 4 Less Baseline	# 5 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
						0	0	0	0
2001	JAN	\$ 413,039,682	\$ 42,519,368	\$ 455,559,050	5	5	5	5	5
2001	FEB	\$ 415,177,609	\$ 63,608,745	\$ 478,786,353	5	5	5	5	5
2001	MAR	\$ 487,397,551	\$ 67,107,225	\$ 554,504,776	5	5	5	5	5
2001	APR	\$ 473,603,038	\$ 63,608,745	\$ 537,211,782	5	5	5	5	5

FIG. 16A

FIG 16C





Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

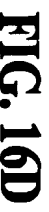
FIG 16D

22/127

FIG 16A

Scenario 6		Baseline		Scenario 4		Scenario 5		Scenario 6		Baseline		Scenario 4		Scenario 5	
Monthly and Daily Averages		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Average FTE Cost per Invoice Manually Assigned		Average FTE Cost per Invoice Manually Assigned		Average FTE Cost per Invoice Manually Assigned	
# Assignments FTEs		Assignments FTE Cost		Assignments FTE Cost		Assignments FTE Cost		Assignments FTE Cost							
3		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.16	\$	0.16	\$	0.16	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.14	\$	0.14	\$	0.14	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.13	\$	0.13	\$	0.13	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.13	\$	0.13	\$	0.13	\$
4		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.13	\$	0.13	\$	0.13	\$
4		\$ 9,327	\$	\$ 9,327	\$	\$ 9,327	\$	\$ 9,327	\$	0.11	\$	0.11	\$	0.11	\$
4		\$ 8,247	\$	\$ 8,247	\$	\$ 8,247	\$	\$ 8,247	\$	0.10	\$	0.10	\$	0.10	\$
5		\$ 10,112	\$	\$ 10,112	\$	\$ 10,112	\$	\$ 10,112	\$	0.12	\$	0.12	\$	0.12	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.11	\$	0.11	\$	0.11	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.11	\$	0.11	\$	0.11	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 11,879	\$	\$ 11,879	\$	\$ 11,879	\$	\$ 11,879	\$	0.08	\$	0.08	\$	0.08	\$
5		\$ 123,995	\$	\$ 123,995	\$	\$ 123,995	\$	\$ 123,995	\$	0.11	\$	0.11	\$	0.11	\$
0		\$ -	\$	\$ -	\$	\$ -	\$	\$ -	\$						
# 6 Less # 5				# 4 Less # 3		# 5 Less # 4		# 6 Less # 5				# 4 Less # 3		# 5 Less # 4	
0		\$ -	\$	\$ -	\$	\$ -	\$	\$ -	\$	\$	\$	\$ -	\$	\$ -	\$
# 6 Less Baseline				# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline				# 4 Less Baseline		# 5 Less Baseline	
5		\$ 11,388	\$	\$ 11,388	\$	\$ 11,388	\$	\$ 11,388	\$	0.11	\$	0.11	\$	0.11	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.10	\$	0.10	\$	0.10	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.10	\$	0.10	\$	0.10	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.10	\$	0.10	\$	0.10	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.10	\$	0.10	\$	0.10	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	\$ 10,799	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	\$ 10,308	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 10,897	\$	\$ 10,897	\$	\$ 10,897	\$	\$ 10,897	\$	0.09	\$	0.09	\$	0.09	\$
5		\$ 11,241	\$	\$ 11,241	\$	\$ 11,241	\$	\$ 11,241	\$	0.08	\$	0.08	\$	0.08	\$
5		\$ 10,554	\$	\$ 10,554	\$	\$ 10,554	\$	\$ 10,554	\$	0.07	\$	0.07	\$	0.07	\$
5		\$ 12,026	\$	\$ 12,026	\$	\$ 12,026	\$	\$ 12,026	\$	0.06	\$	0.06	\$	0.06	\$
5		\$ 130,229	\$	\$ 130,229	\$	\$ 130,229	\$	\$ 130,229	\$	0.09	\$	0.09	\$	0.09	\$
0		\$ -	\$	\$ -	\$	\$ -	\$	\$ -	\$			\$ (0.01)	\$		
# 6 Less # 5				# 4 Less # 3		# 5 Less # 4		# 6 Less # 5				# 4 Less # 3		# 5 Less # 4	
0		\$ -	\$	\$ (1,620)	\$	\$ (1,620)	\$	\$ (2,209)	\$	\$	\$	\$ 0.01	\$	\$ 0.01	\$
# 6 Less Baseline				# 4 Less Baseline -		# 5 Less Baseline		# 6 Less Baseline				# 4 Less Baseline -		# 5 Less Baseline	
5		\$ 11,536	\$	\$ (1,325)	\$	\$ (1,620)	\$	\$ (2,209)	\$	0.08	\$	0.08	\$	0.08	\$
5		\$ 11,045	\$	\$ 11,536	\$	\$ 11,536	\$	\$ 11,045	\$	0.07	\$	0.07	\$	0.07	\$
5		\$ 11,536	\$	\$ 11,045	\$	\$ 11,536	\$	\$ 11,536	\$	0.07	\$	0.07	\$	0.07	\$
5		\$ 11,045	\$	\$ 11,536	\$	\$ 11,045	\$	\$ 11,045	\$	0.06	\$	0.06	\$	0.06	\$

FIG. 16C



23/127

**FIG 16C** 

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2001	\$	0.06	0	0	0	0	8181	8181
2001	\$	0.06	0	0	0	0	8302	8302
2001	\$	0.06	0	0	0	0	8197	8197
2001	\$	0.06	0	0	0	0	8733	8733
2001	\$	0.06	0	0	0	0	9107	9107
2001	\$	0.06	0	0	0	0	10213	10213
2001	\$	0.05	0	0	0	0	11587	11587
2001	\$	0.05	0	0	0	0	14935	14935
2001	\$	0.04	1	0	0	0	9155	9155
2001	\$	0.06	0	0	0	0	0	0
# 3 Less # 2								
\$	-			# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
# 3 Less Baseline								
2002	\$	0.06	1	1	1	1	9455	9455
2002	\$	0.06	0	0	0	0	9014	9014
2002	\$	0.05	0	0	0	0	10101	10101
2002	\$	0.05	0	0	0	0	10283	10283
2002	\$	0.05	0	0	0	0	10137	10137
2002	\$	0.05	0	0	0	0	10286	10286
2002	\$	0.05	0	0	0	0	10156	10156
2002	\$	0.05	0	0	0	0	10821	10821
2002	\$	0.05	1	1	1	1	11283	11283
2002	\$	0.05	1	1	1	1	12654	12654
2002	\$	0.05	1	1	1	1	14319	14319
2002	\$	0.04	1	1	1	1	18905	18905
2002	\$	0.04	2	2	2	2	11418	11418
2002	\$	0.05	1	1	1	1	0	0
# 3 Less # 2								
\$	-			# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
# 3 Less Baseline								
2003	\$	0.06	1	1	1	1	11637	11637
2003	\$	0.06	0	0	0	0	11043	11043
2003	\$	0.05	1	1	1	1	12374	12374
2003	\$	0.05	0	0	0	0	12597	12597
2003	\$	0.05	0	0	0	0	12417	12417
2003	\$	0.05	0	0	0	0	12600	12600
2003	\$	0.05	0	0	0	0	12441	12441
2003	\$	0.05	1	1	1	1	13255	13255
2003	\$	0.05	1	1	1	1	13822	13822
2003	\$	0.05	1	1	1	1	15901	15901
2003	\$	0.04	1	1	1	1	17541	17541
2003	\$	0.04	2	2	2	2	22668	22668
2003	\$	0.05	1	1	1	1	13991	13991
# 3 Less # 2								
\$	-			# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
# 3 Less Baseline								
\$	(0.00)				0	0		0
# 3 Less Baseline								

FIG. 17B

FIG 17D

FIG 17A

NOV 0 8 2002

**Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037**  
**Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
**John S. Beuflick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070**

**Applicant: Burl Shannon Hinkle**

**Serial No.: 09/845,397**

**Atty. Dkt. No.: 17243-00037**

**Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**

**John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070**

FIG 17D

**26/127**

# FIG 17A

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# New Manual Invoices	# New Manual Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	# Backlogged Invoices	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)
3183	3183	0	0	0	0	14175	14175
3331	3331	0	0	0	0	14175	14175
3733	3733	0	0	0	0	14175	14175
3600	3600	0	0	0	0	14175	14175
3746	3746	0	0	0	0	14175	14175
3801	3801	0	0	0	0	12242	12242
3753	3753	0	0	0	0	11340	11340
3999	3999	0	0	0	0	13273	13273
4170	4170	0	0	0	0	14175	14175
4676	4676	0	0	0	0	14175	14175
5292	5292	0	0	0	0	14275	14275
6838	6838	281	281	281	281	14668	14668
4194	4194	23	23	23	23	13744	13744
0	0	0	0	0	0	0	0
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
0	0			0	0		
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
4591	4591	136	136	136	136	14690	14690
4547	4547	0	0	0	0	14175	14175
5096	5096	0	0	0	0	14175	14175
5187	5187	0	0	0	0	14175	14175
5113	5113	0	0	0	0	14175	14175
5189	5189	0	0	0	0	14175	14175
5123	5123	0	0	0	0	14175	14175
5458	5458	0	0	0	0	14175	14175
5692	5692	14	14	14	14	14850	14850
6383	6383	110	110	110	110	14862	14862
7406	7406	678	678	678	678	14864	14864
9334	9334	1770	1770	1770	1770	14791	14791
5760	5760	226	226	226	226	14417	14417
0	0		0	0	0		0
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
0	0			0	0		
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
6909	6909	637	637	637	637	14819	14819
7275	7275	688	688	688	688	14650	14650
8153	8153	1151	1151	1151	1151	14819	14819
8299	8299	1282	1282	1282	1282	14850	14850

# FIG. 17C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
27/127

8161	8161	1257	1257	1257	1257	14819	14819
8302	8302	1253	1253	1253	1253	14819	14819
8197	8197	1233	1233	1233	1233	14850	14850
8733	8733	1521	1521	1521	1521	14819	14819
9107	9107	1724	1724	1724	1724	14850	14850
10213	10213	2494	2494	2494	2494	14948	14948
11557	11557	3459	3459	3459	3459	15120	15120
14935	14935	8433	8433	8433	8433	15777	15777
9155	9155	2097	2097	2097	2097	14945	14945
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline
9455	9455	3116	3116	3116	3116	15335	15335
9014	9014	1659	1659	1659	1659	14850	14850
10101	10101	2421	2421	2421	2421	14948	14948
10283	10283	2395	2395	2395	2395	14850	14850
10137	10137	2572	2572	2572	2572	14948	14948
10286	10286	2376	2376	2376	2376	14948	14948
10156	10156	2335	2335	2335	2335	14850	14850
10821	10821	3139	3139	3139	3139	15706	15706
11283	11283	3108	3108	3108	3108	15390	15390
12654	12654	5338	5338	5338	5338	15593	15593
14319	14319	7574	7574	7574	7574	15930	15930
18505	18505	16652	16652	16652	16652	17700	17700
11418	11418	4391	4391	4391	4391	15379	15379
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline
11637	11637	4296	4296	4296	4296	18402	18402
11043	11043	2116	2116	2116	2116	17820	17820
12374	12374	3117	3117	3117	3117	18092	18092
12597	12597	3037	3037	3037	3037	17982	17982
12617	12617	3306	3306	3306	3306	17938	17938
12660	12660	3027	3027	3027	3027	17938	17938
12441	12441	2945	2945	2945	2945	17820	17820
13355	13355	4070	4070	4070	4070	18247	18247
13822	13822	4081	4081	4081	4081	18468	18468
15501	15501	6950	6950	6950	6950	18866	18866
17541	17541	9802	9802	9802	9802	19116	19116
22668	22668	19235	19235	19235	19235	22581	22581
13991	13991	5499	5499	5499	5499	18606	18606
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline

FIG. 17B

FIG. 17D

FIG. 17C



FIG 18B

28/127

MODEL OUTPUT SUM	Scenario 6	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages
	Average FTE Cost per Invoice Manually Assigned	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	Assignments FTE Hiring Trigger	# New Manual Invoices	# New Manual Invoices
Year							
1999	\$ 0.16	0	0	0	0	3183	3183
1999	\$ 0.14	0	0	0	0	3331	3331
1999	\$ 0.13	0	0	0	0	3733	3733
1999	\$ 0.13	0	0	0	0	3600	3600
1999	\$ 0.13	0	0	0	0	3746	3746
1999	\$ 0.11	0	0	0	0	3801	3801
1999	\$ 0.10	0	0	0	0	3753	3753
1999	\$ 0.12	0	0	0	0	3999	3999
1999	\$ 0.11	0	0	0	0	4170	4170
1999	\$ 0.09	0	0	0	0	4676	4676
1999	\$ 0.08	0	0	0	0	5292	5292
1999	\$ 0.11	0	0	0	0	6838	6838
1999	\$ -	0	0	0	0	4194	4194
	\$ # 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	\$ -		0	0	0		0
	\$ # 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2000	\$ 0.11	0	0	0	0	4591	4591
2000	\$ 0.10	0	0	0	0	4547	4547
2000	\$ 0.10	0	0	0	0	5096	5096
2000	\$ 0.09	0	0	0	0	5187	5187
2000	\$ 0.10	0	0	0	0	5113	5113
2000	\$ 0.10	0	0	0	0	5189	5189
2000	\$ 0.09	0	0	0	0	5123	5123
2000	\$ 0.09	0	0	0	0	5458	5458
2000	\$ 0.10	0	0	0	0	5692	5692
2000	\$ 0.10	0	0	0	0	6383	6383
2000	\$ 0.08	0	0	0	0	7406	7406
2000	\$ 0.07	0	0	0	0	9334	7001
2000	\$ 0.09	0	0	0	0	5760	5204
	\$ (0.00)						556
	\$ # 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	\$ 0.01		0	0	0		556
	\$ # 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2001	\$ 0.10	0	0	0	0	6909	5182
2001	\$ 0.09	0	0	0	0	7275	5457
2001	\$ 0.08	0	0	0	0	8153	6115
2001	\$ 0.08	0	0	0	0	8299	6224

FIG. 18A

FIG 18C



2001	\$	0.08	0	0	0	0	8181	6136
2001	\$	0.08	0	0	0	0	8302	6226
2001	\$	0.08	0	0	0	0	8197	6147
2001	\$	0.08	0	0	0	0	8733	6350
2001	\$	0.07	0	0	0	0	9107	6830
2001	\$	0.06	0	0	0	0	10213	7660
2001	\$	0.05	0	0	0	0	11557	8668
2001	\$	0.05	1	1	1	0	14935	11201
2001	\$	0.07	0	0	0	0	9155	6966
	\$	(0.00)	0	0	0	0		-3289
	# 6 Less # 5	0.01	0	0	0	0		-3289
	\$	0.01	0	0	0	0		-3289
	# 6 Less Baseline							
2002	\$	0.07	1	0	0	0	9455	7091
2002	\$	0.07	0	0	0	0	9014	6761
2002	\$	0.07	0	0	0	0	10101	7576
2002	\$	0.06	0	0	0	0	10283	7712
2002	\$	0.07	0	0	0	0	10137	7602
2002	\$	0.06	0	0	0	0	10285	7715
2002	\$	0.06	0	0	0	0	10156	7617
2002	\$	0.06	1	0	0	0	10821	8115
2002	\$	0.06	1	0	0	0	11283	8462
2002	\$	0.05	1	0	0	0	12654	9491
2002	\$	0.05	1	0	0	0	14319	10739
2002	\$	0.04	2	1	1	0	18505	13678
2002	\$	0.06	1	0	0	0	11418	8563
	\$	(0.00)	0	0	0	0		-3854
	# 6 Less # 5	0.01	0	0	0	0		-3854
	\$	0.01	0	0	0	0		-3854
	# 6 Less Baseline							
2003	\$	0.06	1	1	1	0	11637	8728
2003	\$	0.06	0	0	0	0	11043	8282
2003	\$	0.05	1	0	0	0	12374	9281
2003	\$	0.05	0	0	0	0	12597	9447
2003	\$	0.05	0	0	0	0	12417	9313
2003	\$	0.05	0	0	0	0	12600	9450
2003	\$	0.05	0	0	0	0	12441	9330
2003	\$	0.05	1	0	0	0	13245	9941
2003	\$	0.04	1	0	0	0	13872	10366
2003	\$	0.04	1	1	1	0	15501	11626
2003	\$	0.04	1	1	1	0	17541	13156
2003	\$	0.04	2	2	2	0	22668	17001
2003	\$	0.05	1	1	1	0	13991	10494
	\$	(0.00)						-3498
	# 6 Less # 5	0.00	0	0	0	0		-3498
	\$	0.00	0	0	0	0		-3498
	# 6 Less Baseline							
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Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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FIG 18D

30/127

FIG 18A

Scenario 5		Scenario 6		Baseline		Scenario 4		Scenario 5		Scenario 6		Baseline		Scenario 4	
Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages	
# New Manual Invoices		# New Manual Invoices		# Backlogged Invoices		# Backlogged Invoices		# Backlogged Invoices		# Backlogged Invoices		# Backlogged Invoices		Daily Invoice Processing Capacity (# Man. Inv's)	
3183		3183		0		0		0		0		0		14175	
3331		3331		0		0		0		0		0		14175	
3733		3733		0		0		0		0		0		14175	
3600		3600		0		0		0		0		0		14175	
3746		3746		0		0		0		0		0		14175	
3801		3801		0		0		0		0		0		12242	
3753		3753		0		0		0		0		0		11340	
3999		3999		0		0		0		0		0		13273	
4170		4170		0		0		0		0		0		14175	
4676		4676		0		0		0		0		0		14175	
5292		5292		0		0		0		0		0		14275	
6838		6838		281		281		281		281		281		14668	
4194		4194		23		23		23		23		23		13744	
0		0		0		0		0		0		0		0	
# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5	
0		0		0		0		0		0		0		0	
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline	
4591		4591		136		136		136		136		14690		14690	
4547		4547		0		0		0		0		14175		14175	
5096		5096		0		0		0		0		14175		14175	
5187		5187		0		0		0		0		14175		14175	
5113		5113		0		0		0		0		14175		14175	
5189		5189		0		0		0		0		14175		14175	
5123		5123		0		0		0		0		14175		14175	
5458		5458		0		0		0		0		14175		14175	
4602		4602		14		14		14		14		14850		14445	
4787		4787		110		0		0		0		14562		14175	
5555		5555		678		0		0		0		14864		14175	
7001		7001		1770		272		272		272		14791		14668	
5204		5204		226		35		35		35		14417		14282	
0		0		-191		0		-23		-102		-102		-102	
# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5	
-556		-556		-191		-191		-213		-135		-135		-135	
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline	
5182		5182		637		154		154		0		14819		14433	
5457		5457		688		0		0		0		14650		14175	
6115		6115		1151		65		65		0		14819		14433	
6224		6224		1282		21		211		0		14850		14580	

FIG. 18C



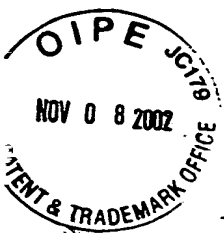
Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
31/127

6136	6136	1287	138	138	0	14819	14562
6226	6226	1253	180	180	0	14819	14590
6147	6147	1233	207	207	0	14850	14580
6550	6550	1521	185	185	0	14819	14562
6830	6830	1724	458	458	0	14850	14715
7660	7660	2494	818	818	0	14948	14819
8668	8668	3459	1450	1450	0	15120	14850
11201	11201	8433	3167	3167	624	15777	15161
6866	6866	2097	586	586	52	14945	14630
0	0		-1511	0	-534		-315
# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3	# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3
-2289	-2289		-1511	-1511	-2045		-315
# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline	# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline
7092	7092	3116	774	774	287	15335	14948
6761	6761	1659	403	403	0	14850	14715
7576	7576	2421	787	787	0	14948	14819
7712	7712	2395	933	933	0	14850	14850
7602	7602	2572	914	914	0	14948	14819
7715	7715	2376	936	936	0	14948	14819
7617	7617	2335	907	907	0	14850	14850
8115	8115	3139	1131	1131	0	15206	14819
8462	8462	3108	1363	1363	0	15390	14850
9491	9491	5338	1969	1969	140	15593	14819
10739	10739	7574	2765	2765	786	15930	15120
13878	13878	16652	6445	6445	2403	17700	15654
8563	8563	4391	1612	1612	301	15379	14924
0	0		-2778	0	-1311		-455
# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3	# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3
-1854	-1854		-2778	-2778	-4089		-455
# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline	# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline
8728	8728	4296	2299	2299	592	18402	15206
8282	8282	2116	1250	1250	0	17820	14850
9261	9261	3117	1863	1863	73	18092	14819
9447	9447	3437	1927	1927	278	17982	14850
9313	9313	3306	2018	2018	170	17938	14819
9450	9450	3407	1872	1872	220	17938	14819
9330	9330	2945	1871	1871	272	17820	14850
9941	9941	4070	2299	2299	240	18247	14948
10366	10366	4081	2449	2449	639	18468	14985
11636	11636	6950	4032	4032	1160	18866	15206
13156	13156	9802	5411	5411	2131	19116	15795
17001	17001	19235	15664	15664	4637	22581	16270
10494	10494	5499	3579	3579	868	18606	15118
0	0		-1920	0	-2711		-3488
# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3	# 5 Loan # 4	# 6 Loan # 5		# 4 Loan # 3
-3498	-3498		-1920	-1920	-4631		-3488
# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline	# 5 Loan Baseline	# 6 Loan Baseline		# 4 Loan Baseline

FIG 18B

FIG. 18D

FIG 18C



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FIG 19B

32/127

Execution Risk:							
MODEL OUTPUT SUM	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Annual Totals
Averages	Averages	Averages	Averages	Averages	Averages	Averages	
Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)	Daily Invoice Processing Capacity (# Man. Inv's)	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	# Cash Application FTEs	Cash App. FTE Cost
Year							
1999	14175	14175	7	7	7	7	\$ 22,541
1999	14175	14175	7	7	7	7	\$ 21,854
1999	14175	14175	7	7	7	7	\$ 22,541
1999	14175	14175	7	7	7	7	\$ 21,441
1999	14175	14175	7	7	7	7	\$ 22,953
1999	12242	12242	7	7	7	7	\$ 22,541
1999	11340	11340	7	7	7	7	\$ 21,854
1999	13273	13273	7	7	7	7	\$ 22,541
1999	14175	14175	8	8	8	8	\$ 23,464
1999	14175	14175	8	8	8	8	\$ 26,332
1999	14175	14175	9	9	9	9	\$ 26,527
1999	14668	14668	9	9	9	9	\$ 30,395
1999	13744	13744	7	7	7	7	\$ 284,884
	0	0		0	0	0	
# 2 Less # 1	0	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
# 2 Less Baseline	0	# 3 Less Baseline			0	0	
2000	14690	14690	9	9	9	9	\$ 29,511
2000	14175	14175	9	9	9	9	\$ 27,568
2000	14175	14175	9	9	9	9	\$ 29,511
2000	14175	14175	9	9	9	9	\$ 27,568
2000	14175	14175	9	9	9	9	\$ 28,981
2000	14175	14175	9	9	9	9	\$ 29,511
2000	14175	14175	9	9	9	9	\$ 24,652
2000	14175	14175	9	9	9	9	\$ 24,475
2000	14445	14445	9	9	9	9	\$ 23,061
2000	14562	14562	10	10	10	10	\$ 25,908
2000	14884	14884	10	10	10	10	\$ 24,642
2000	14791	14791	11	11	11	11	\$ 31,347
2000	14383	14383	9	9	9	9	\$ 326,736
	0	0		0	0	0	
# 2 Less # 1	-34	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
# 2 Less Baseline	-34	# 3 Less Baseline			0	0	
2001	14690	14690	12	12	12	12	\$ 32,280
2001	14175	14175	12	12	12	12	\$ 31,102
2001	14175	14175	12	12	12	12	\$ 33,370
2001	14175	14175	13	13	13	13	\$ 33,694

FIG. 19A

FIG 19C

2001	14819	14819	13	13	13	13	13	\$	34,970
2001	14819	14819	13	13	13	13	13	\$	34,970
2001	14850	14850	13	13	13	13	13	\$	33,694
2001	14819	14819	13	13	13	13	13	\$	36,060
2001	14850	14850	14	14	14	14	14	\$	36,285
2001	14948	14948	14	14	14	14	14	\$	38,141
2001	15120	15120	16	16	16	16	16	\$	40,478
2001	15777	15777	16	16	16	16	16	\$	45,082
2001	14945	14945	13	13	13	13	13	\$	430,124
	0	0	0	0	0	0	0		
	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2				
	0	0		0	0				
	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			Less Exec. Risk	
2002	15335	15335	19	19	19	19	19	\$	51,110
2002	14850	14850	19	19	19	19	19	\$	49,245
2002	14948	14948	19	19	19	19	19	\$	51,110
2002	14850	14850	20	20	20	20	20	\$	52,082
2002	14948	14948	21	21	21	21	21	\$	57,108
2002	14948	14948	22	22	22	22	22	\$	58,444
2002	14850	14850	22	22	22	22	22	\$	56,892
2002	15206	15206	21	21	21	21	21	\$	56,490
2002	15390	15390	22	22	22	22	22	\$	57,207
2002	15593	15593	23	23	23	23	23	\$	62,547
2002	15930	15930	24	24	24	24	24	\$	62,587
2002	17700	17700	25	25	25	25	25	\$	70,441
2002	15379	15379	21	21	21	21	21	\$	68,5262
	0	0	0	0	0	0	0		
	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2				
	0	0		0	0				
	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			Less Exec. Risk	
2003	18402	18402	25	25	25	25	25	\$	67,986
2003	17820	17820	26	26	26	26	26	\$	67,711
2003	18092	18092	27	27	27	27	27	\$	73,425
2003	17982	17982	27	27	27	27	27	\$	69,184
2003	17938	17938	31	31	31	31	31	\$	82,360
2003	17938	17938	31	31	31	31	31	\$	84,303
2003	17820	17820	32	32	32	32	32	\$	80,908
2003	18247	18247	31	31	31	31	31	\$	84,303
2003	18468	18468	31	31	31	31	31	\$	79,433
2003	18866	18866	35	35	35	35	35	\$	93,345
2003	19116	19116	36	36	36	36	36	\$	93,306
2003	22581	22581	39	39	39	39	39	\$	110,948
2003	18606	18606	31	31	31	31	31	\$	987,228
	0	0	0	0	0	0	0		
	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2				
	0	0		0	0				
	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			Less Exec. Risk	

### FIG. 19B

# FIG 19D

**FIG 19A**



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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FIG 19D

34/127

FIG 19A

Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline	
Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals										Monthly and Daily Averages	
Cash App. FTE Cost		Cash App. FTE Cost		Cash App. FTE Cost		Average FTE Cost per Manual Payment		Average FTE Cost per Manual Payment		Average FTE Cost per Manual Payment		Average FTE Cost per Manual Payment		Cash App. FTE Hiring Trigger	
\$ 22,541		\$ 22,541		\$ 22,541		\$ 0.86		\$ 0.86		\$ 0.86		\$ 0.86		3	
\$ 21,854		\$ 21,854		\$ 21,854		\$ 0.80		\$ 0.80		\$ 0.80		\$ 0.80		3	
\$ 22,541		\$ 22,541		\$ 22,541		\$ 0.73		\$ 0.73		\$ 0.73		\$ 0.73		3	
\$ 21,441		\$ 21,441		\$ 21,441		\$ 0.69		\$ 0.69		\$ 0.69		\$ 0.69		2	
\$ 22,953		\$ 22,953		\$ 22,953		\$ 0.74		\$ 0.74		\$ 0.74		\$ 0.74		3	
\$ 22,541		\$ 22,541		\$ 22,541		\$ 0.72		\$ 0.72		\$ 0.72		\$ 0.72		2	
\$ 21,854		\$ 21,854		\$ 21,854		\$ 0.71		\$ 0.71		\$ 0.71		\$ 0.71		3	
\$ 22,541		\$ 22,541		\$ 22,541		\$ 0.68		\$ 0.68		\$ 0.68		\$ 0.68		3	
\$ 23,464		\$ 23,464		\$ 23,464		\$ 0.68		\$ 0.68		\$ 0.68		\$ 0.68		2	
\$ 26,232		\$ 26,232		\$ 26,232		\$ 0.68		\$ 0.68		\$ 0.68		\$ 0.68		2	
\$ 26,527		\$ 26,527		\$ 26,527		\$ 0.61		\$ 0.61		\$ 0.61		\$ 0.61		2	
\$ 30,395		\$ 30,395		\$ 30,395		\$ 0.54		\$ 0.54		\$ 0.54		\$ 0.54		3	
\$ 284,884		\$ 284,884		\$ 284,884		\$ 0.69		\$ 0.69		\$ 0.69		\$ 0.69		2	
# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1	
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 1 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 1 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 1 Less Baseline		# 2 Less Baseline	
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
\$ 29,511		\$ 29,511		\$ 29,511		\$ 0.78		\$ 0.78		\$ 0.78		\$ 0.78		3	
\$ 27,568		\$ 27,568		\$ 27,568		\$ 0.73		\$ 0.73		\$ 0.73		\$ 0.73		2	
\$ 29,511		\$ 29,511		\$ 29,511		\$ 0.70		\$ 0.70		\$ 0.70		\$ 0.70		3	
\$ 27,568		\$ 27,568		\$ 27,568		\$ 0.64		\$ 0.64		\$ 0.64		\$ 0.64		2	
\$ 28,981		\$ 28,981		\$ 28,981		\$ 0.69		\$ 0.69		\$ 0.69		\$ 0.69		3	
\$ 29,511		\$ 29,511		\$ 29,511		\$ 0.69		\$ 0.69		\$ 0.69		\$ 0.69		3	
\$ 24,652		\$ 24,652		\$ 24,652		\$ 0.58		\$ 0.58		\$ 0.58		\$ 0.58		2	
\$ 24,475		\$ 24,475		\$ 24,475		\$ 0.54		\$ 0.54		\$ 0.54		\$ 0.54		3	
\$ 23,061		\$ 23,061		\$ 23,061		\$ 0.49		\$ 0.49		\$ 0.49		\$ 0.49		2	
\$ 25,908		\$ 25,908		\$ 25,908		\$ 0.49		\$ 0.49		\$ 0.49		\$ 0.49		3	
\$ 24,642		\$ 24,642		\$ 24,642		\$ 0.40		\$ 0.40		\$ 0.40		\$ 0.40		3	
\$ 31,347		\$ 31,347		\$ 31,347		\$ 0.41		\$ 0.41		\$ 0.41		\$ 0.41		2	
\$ 326,736		\$ 326,736		\$ 326,736		\$ 0.57		\$ 0.57		\$ 0.57		\$ 0.57		2	
# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1	
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 1 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 1 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 1 Less Baseline		# 2 Less Baseline	
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
\$ 32,280		\$ 32,280		\$ 32,280		\$ 0.54		\$ 0.54		\$ 0.54		\$ 0.54		3	
\$ 31,102		\$ 31,102		\$ 31,102		\$ 0.48		\$ 0.48		\$ 0.48		\$ 0.48		3	
\$ 33,370		\$ 33,370		\$ 33,370		\$ 0.46		\$ 0.46		\$ 0.46		\$ 0.46		2	
\$ 33,694		\$ 33,694		\$ 33,694		\$ 0.46		\$ 0.46		\$ 0.46		\$ 0.46		3	

FIG. 19C

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Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
35/127

\$	34,970	\$	34,970	\$	34,970	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	34,970	\$	34,970	\$	34,970	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	33,694	\$	33,694	\$	33,694	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	2
\$	36,060	\$	36,060	\$	36,060	\$	0.47	\$	0.47	\$	0.47	\$	0.47	\$	0.47	\$	2
\$	36,285	\$	36,285	\$	36,285	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	3
\$	38,141	\$	38,141	\$	38,141	\$	0.43	\$	0.43	\$	0.43	\$	0.43	\$	0.43	\$	2
\$	40,478	\$	40,478	\$	40,478	\$	0.40	\$	0.40	\$	0.40	\$	0.40	\$	0.40	\$	3
\$	45,082	\$	45,082	\$	45,082	\$	0.35	\$	0.35	\$	0.35	\$	0.35	\$	0.35	\$	2
\$	430,124	\$	430,124	\$	430,124	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	3
\$	-	\$	-	\$	-	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 3 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	51,110	\$	51,110	\$	51,110	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	2
\$	49,245	\$	49,245	\$	49,245	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	51,110	\$	51,110	\$	51,110	\$	0.49	\$	0.49	\$	0.49	\$	0.49	\$	0.49	\$	3
\$	52,082	\$	52,082	\$	52,082	\$	0.49	\$	0.49	\$	0.49	\$	0.49	\$	0.49	\$	2
\$	57,108	\$	57,108	\$	57,108	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	58,444	\$	58,444	\$	58,444	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	2
\$	56,892	\$	56,892	\$	56,892	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	56,490	\$	56,490	\$	56,490	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	57,207	\$	57,207	\$	57,207	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	62,547	\$	62,547	\$	62,547	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	3
\$	62,587	\$	62,587	\$	62,587	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	2
\$	70,441	\$	70,441	\$	70,441	\$	0.40	\$	0.40	\$	0.40	\$	0.40	\$	0.40	\$	3
\$	685,262	\$	685,262	\$	685,262	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 3 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	67,986	\$	67,986	\$	67,986	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	67,711	\$	67,711	\$	67,711	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	73,425	\$	73,425	\$	73,425	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	69,184	\$	69,184	\$	69,184	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	2
\$	82,369	\$	82,369	\$	82,369	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	84,303	\$	84,303	\$	84,303	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	3
\$	80,908	\$	80,908	\$	80,908	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	2
\$	84,303	\$	84,303	\$	84,303	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	3
\$	79,433	\$	79,433	\$	79,433	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	93,355	\$	93,355	\$	93,355	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	3
\$	93,306	\$	93,306	\$	93,306	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	110,948	\$	110,948	\$	110,948	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	2
\$	987,228	\$	987,228	\$	987,228	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 3 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	67,986	\$	67,986	\$	67,986	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	67,711	\$	67,711	\$	67,711	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	73,425	\$	73,425	\$	73,425	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	69,184	\$	69,184	\$	69,184	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	2
\$	82,369	\$	82,369	\$	82,369	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	84,303	\$	84,303	\$	84,303	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	3
\$	80,908	\$	80,908	\$	80,908	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	2
\$	84,303	\$	84,303	\$	84,303	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	3
\$	79,433	\$	79,433	\$	79,433	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	93,355	\$	93,355	\$	93,355	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	3
\$	93,306	\$	93,306	\$	93,306	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	110,948	\$	110,948	\$	110,948	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	2
\$	987,228	\$	987,228	\$	987,228	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 3 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	67,986	\$	67,986	\$	67,986	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	67,711	\$	67,711	\$	67,711	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	73,425	\$	73,425	\$	73,425	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	69,184	\$	69,184	\$	69,184	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	2
\$	82,369	\$	82,369	\$	82,369	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	84,303	\$	84,303	\$	84,303	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	3
\$	80,908	\$	80,908	\$	80,908	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	2
\$	84,303	\$	84,303	\$	84,303	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	3
\$	79,433	\$	79,433	\$	79,433	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	93,355	\$	93,355	\$	93,355	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	3
\$	93,306	\$	93,306	\$	93,306	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	110,948	\$	110,948	\$	110,948	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	2
\$	987,228	\$	987,228	\$	987,228	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 3 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	67,986	\$	67,986	\$	67,986	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	0.51	\$	3
\$	67,711	\$	67,711	\$	67,711	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	73,425	\$	73,425	\$	73,425	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	69,184	\$	69,184	\$	69,184	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	0.45	\$	2
\$	82,369	\$	82,369	\$	82,369	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	0.54	\$	3
\$	84,303	\$	84,303	\$	84,303	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	0.55	\$	3
\$	80,908	\$	80,908	\$	80,908	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	2
\$	84,303	\$	84,303	\$	84,303	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	0.53	\$	3
\$	79,433	\$	79,433	\$	79,433	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	2
\$	93,355	\$	93,355	\$	93,355	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	0.52	\$	3
\$	93,306	\$	93,306	\$	93,306	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	0.48	\$	3
\$	110,948	\$	110,948	\$	110,948	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	0.46	\$	2
\$	987,228	\$	987,228	\$	987,228	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	0.50	\$	2
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 1 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
# 2 Less Baseline																	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$			



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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FIG 20B

36/127

MODEL OUTPUT SUM	Scenario 5 Monthly and Daily Averages Daily Invoice Processing Capacity (# Man. Inv's)	Scenario 6 Monthly and Daily Averages Daily Invoice Processing Capacity (# Man. Inv's)	Baseline Monthly and Daily Averages Cash Application FTEs	Scenario 4 Monthly and Daily Averages Cash Application FTEs	Scenario 5 Monthly and Daily Averages Cash Application FTEs	Scenario 6 Monthly and Daily Averages Cash Application FTEs	Baseline Monthly and Annual Totals
Year	1999	1999	1999	1999	1999	1999	1999
	14175	14175	7	7	7	7	\$ 22,541
	14175	14175	7	7	7	7	\$ 21,854
	14175	14175	7	7	7	7	\$ 22,541
	14175	14175	7	7	7	7	\$ 21,441
	14175	14175	7	7	7	7	\$ 22,953
	1999	1999	7	7	7	7	\$ 21,541
	1999	1999	7	7	7	7	\$ 21,854
	1999	1999	7	7	7	7	\$ 22,541
	1999	1999	7	7	7	7	\$ 23,464
	1999	1999	8	8	8	8	\$ 26,332
	1999	1999	8	8	8	8	\$ 26,527
	1999	1999	9	9	9	9	\$ 30,395
	1999	1999	9	9	9	9	\$ 28,884
	13744	13744	7	7	7	7	\$ 28,884
	0	0		0	0	0	
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
	0	0		0	0	0	
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
	14690	14690	9	9	9	9	\$ 29,511
	14175	14175	9	9	9	9	\$ 27,558
	14175	14175	9	9	9	9	\$ 29,511
	14175	14175	9	9	9	9	\$ 27,558
	14175	14175	9	9	9	9	\$ 28,981
	14175	14175	9	9	9	9	\$ 29,511
	14175	14175	9	9	9	9	\$ 24,652
	14175	14175	9	9	9	9	\$ 24,475
	14175	14175	9	9	9	9	\$ 23,061
	14445	14445	9	9	9	9	\$ 23,908
	14562	14562	10	8	8	6	\$ 24,642
	14884	14884	10	8	8	5	\$ 31,347
	14791	14791	11	8	8	6	\$ 326,736
	14383	16573	9	9	9	6	\$ 326,736
	0	2291		-1	0	-1	
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
	-135	2156		-1	-1	-1	
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
	14433	21808	12	9	9	5	\$ 32,280
	14175	21808	12	9	9	5	\$ 31,102
	14433	21808	12	9	9	5	\$ 33,370
	14580	21808	13	9	9	5	\$ 33,694
	14562	21808	13	9	9	5	\$ 34,970
	14690	21808	13	9	9	5	\$ 34,970

FIG. 20A

FIG 20C



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: **METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
John S. Bealick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
**37/127**

2001	14580	21808	13	9	9	5	5	33,694
2001	14562	21808	13	9	9	5	5	36,060
2001	14715	21808	14	10	10	5	5	36,285
2001	14819	21808	14	10	10	5	5	38,141
2001	14850	21808	16	11	11	6	6	40,478
2001	15161	22566	16	11	11	7	7	45,082
2001	14630	21871	13	10	10	5	5	430,124
	0	7241		4	0	4		
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		
	-315	6926		-4	-4	-8		
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		
2002	14948	22204	19	13	13	8	8	51,110
2002	14715	21808	19	13	13	8	8	49,245
2002	14819	21808	19	13	13	8	8	51,110
2002	14850	21808	20	14	14	9	9	57,082
2002	14819	21808	21	15	15	9	9	57,108
2002	14819	21808	22	15	15	9	9	58,444
2002	14850	21808	22	15	15	9	9	56,892
2002	14819	21808	21	15	15	9	9	56,490
2002	14850	21808	22	16	16	10	10	57,207
2002	14819	22204	23	16	16	10	10	62,547
2002	15120	22846	24	17	17	11	11	62,587
2002	15654	22756	25	18	18	11	11	70,441
2002	14924	22039	21	15	15	9	9	685,262
	0	7116		-6	0	-6		
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		
	-455	6660		-6	-6	-12		
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		
2003	14690	22204	25	18	18	11	11	67,986
2003	14175	21808	26	19	19	12	12	67,711
2003	14175	22204	27	19	19	12	12	73,425
2003	14175	22431	27	19	19	12	12	69,184
2003	14175	22402	31	22	22	14	14	82,369
2003	14175	22601	31	23	23	14	14	84,303
2003	14175	22431	32	24	24	15	15	80,906
2003	14175	22402	31	23	23	15	15	84,303
2003	14445	22638	31	23	23	15	15	79,433
2003	14562	22799	35	25	25	17	17	93,325
2003	14884	22846	36	26	26	17	17	93,306
2003	14791	23135	39	29	29	19	19	110,948
2003	14383	22492	31	22	22	14	14	987,228
	0	7374		-8	0	-8		
	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		
	-135	3886		-8	-8	-17		
	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		
								Less Exec. Risk

FIG. 20B

FIG 20D

FIG 20A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 20D

38/127

FIG 20A

Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals					Monthly and Daily Averages
Cash App. FTE Cost	Cash App. FTE Cost	Cash App. FTE Cost	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Average FTE Cost per Manual Payment	Cash App. FTE Hitting Trigger
\$ 22,541	\$ 22,541	\$ 22,541	\$ 0.86	\$ 0.86	\$ 0.86	\$ 0.86	3
\$ 21,854	\$ 21,854	\$ 21,854	\$ 0.80	\$ 0.80	\$ 0.80	\$ 0.80	3
\$ 22,541	\$ 22,541	\$ 22,541	\$ 0.73	\$ 0.73	\$ 0.73	\$ 0.73	3
\$ 21,441	\$ 21,441	\$ 21,441	\$ 0.69	\$ 0.69	\$ 0.69	\$ 0.69	2
\$ 22,953	\$ 22,953	\$ 22,953	\$ 0.74	\$ 0.74	\$ 0.74	\$ 0.74	3
\$ 22,541	\$ 22,541	\$ 22,541	\$ 0.72	\$ 0.72	\$ 0.72	\$ 0.72	2
\$ 21,854	\$ 21,854	\$ 21,854	\$ 0.71	\$ 0.71	\$ 0.71	\$ 0.71	3
\$ 22,541	\$ 22,541	\$ 22,541	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	3
\$ 23,464	\$ 23,464	\$ 23,464	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	2
\$ 26,232	\$ 26,232	\$ 26,232	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	3
\$ 26,527	\$ 26,527	\$ 26,527	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	2
\$ 30,395	\$ 30,395	\$ 30,395	\$ 0.54	\$ 0.54	\$ 0.54	\$ 0.54	3
\$ 284,884	\$ 284,884	\$ 284,884	\$ 0.69	\$ 0.69	\$ 0.69	\$ 0.69	2
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
\$ 29,511	\$ 29,511	\$ 29,511	\$ 0.78	\$ 0.78	\$ 0.78	\$ 0.78	3
\$ 27,568	\$ 27,568	\$ 27,568	\$ 0.73	\$ 0.73	\$ 0.73	\$ 0.73	2
\$ 29,511	\$ 29,511	\$ 29,511	\$ 0.70	\$ 0.70	\$ 0.70	\$ 0.70	3
\$ 27,568	\$ 27,568	\$ 27,568	\$ 0.64	\$ 0.64	\$ 0.64	\$ 0.64	2
\$ 28,981	\$ 28,981	\$ 28,981	\$ 0.69	\$ 0.69	\$ 0.69	\$ 0.69	3
\$ 29,511	\$ 29,511	\$ 29,511	\$ 0.69	\$ 0.69	\$ 0.69	\$ 0.69	3
\$ 24,652	\$ 24,652	\$ 24,652	\$ 0.58	\$ 0.58	\$ 0.58	\$ 0.58	2
\$ 24,475	\$ 24,475	\$ 24,475	\$ 0.54	\$ 0.54	\$ 0.54	\$ 0.54	3
\$ 21,844	\$ 21,844	\$ 21,844	\$ 0.49	\$ 0.49	\$ 0.49	\$ 0.49	2
\$ 21,520	\$ 21,520	\$ 21,520	\$ 0.49	\$ 0.54	\$ 0.54	\$ 0.54	3
\$ 19,714	\$ 19,714	\$ 19,714	\$ 0.40	\$ 0.43	\$ 0.43	\$ 0.43	3
\$ 23,758	\$ 23,758	\$ 23,758	\$ 0.41	\$ 0.41	\$ 0.41	\$ 0.41	2
\$ 308,613	\$ 308,613	\$ 308,613	\$ 0.57	\$ 0.60	\$ 0.60	\$ 0.60	2
\$ (18,123)	\$ -	\$ (72,894)	\$ -	\$ 0.03	\$ -	\$ (0.04)	-
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4
\$ (18,123)	\$ (18,123)	\$ (41,018)	\$ 0.03	\$ 0.03	\$ 0.03	\$ (0.02)	-
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
\$ (18,123)	\$ (18,123)	\$ (41,018)	\$ 0.54	\$ 0.54	\$ 0.54	\$ 0.30	3
\$ 24,210	\$ 24,210	\$ 13,450	\$ 0.48	\$ 0.48	\$ 0.48	\$ 0.27	3
\$ 23,326	\$ 23,326	\$ 12,959	\$ 0.46	\$ 0.45	\$ 0.45	\$ 0.25	2
\$ 24,210	\$ 24,210	\$ 13,450	\$ 0.46	\$ 0.45	\$ 0.45	\$ 0.25	3
\$ 23,326	\$ 23,326	\$ 12,959	\$ 0.46	\$ 0.44	\$ 0.44	\$ 0.25	2
\$ 24,210	\$ 24,210	\$ 13,450	\$ 0.48	\$ 0.44	\$ 0.44	\$ 0.24	3



\$	23,326	\$	23,326	\$	12,959	\$	0.46	\$	0.43	\$	0.43	\$	0.44	\$	0.43	\$	0.24	\$	3
\$	25,300	\$	25,300	\$	13,450	\$	0.47	\$	0.44	\$	0.44	\$	0.44	\$	0.43	\$	0.23	\$	2
\$	25,918	\$	25,918	\$	12,959	\$	0.43	\$	0.43	\$	0.43	\$	0.43	\$	0.43	\$	0.22	\$	3
\$	26,900	\$	26,900	\$	13,450	\$	0.43	\$	0.40	\$	0.40	\$	0.40	\$	0.40	\$	0.20	\$	2
\$	27,518	\$	27,518	\$	14,559	\$	0.40	\$	0.37	\$	0.37	\$	0.37	\$	0.37	\$	0.19	\$	3
\$	30,994	\$	30,994	\$	18,378	\$	0.35	\$	0.32	\$	0.32	\$	0.32	\$	0.32	\$	0.19	\$	3
\$	303,449	\$	303,449	\$	165,474	\$	0.45	\$	0.42	\$	0.42	\$	0.42	\$	0.42	\$	0.23	\$	3
\$	(126,675)	\$	-	\$	(137,975)	\$		\$	(0.03)	\$	-	\$	-	\$	-	\$	(0.19)	\$	
\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$		\$	
\$	(126,675)	\$	(126,675)	\$	(264,650)	\$		\$	(0.03)	\$	-	\$	(0.22)	\$		\$		\$	
\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	
\$	(126,675)	\$	(126,675)	\$	(264,650)	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	
\$	34,970	\$	34,970	\$	21,520	\$	0.55	\$	0.50	\$	0.50	\$	0.31	\$		\$		\$	2
\$	33,694	\$	33,694	\$	20,735	\$	0.51	\$	0.47	\$	0.47	\$	0.29	\$		\$		\$	3
\$	34,970	\$	34,970	\$	21,520	\$	0.49	\$	0.44	\$	0.44	\$	0.27	\$		\$		\$	3
\$	36,708	\$	36,708	\$	22,934	\$	0.49	\$	0.46	\$	0.46	\$	0.29	\$		\$		\$	2
\$	40,792	\$	40,792	\$	24,475	\$	0.54	\$	0.52	\$	0.52	\$	0.31	\$		\$		\$	3
\$	40,350	\$	40,350	\$	24,210	\$	0.55	\$	0.51	\$	0.51	\$	0.30	\$		\$		\$	2
\$	38,877	\$	38,877	\$	23,326	\$	0.54	\$	0.49	\$	0.49	\$	0.29	\$		\$		\$	3
\$	40,350	\$	40,350	\$	24,210	\$	0.51	\$	0.48	\$	0.48	\$	0.29	\$		\$		\$	3
\$	40,870	\$	40,870	\$	25,496	\$	0.50	\$	0.47	\$	0.47	\$	0.30	\$		\$		\$	2
\$	43,511	\$	43,511	\$	27,194	\$	0.46	\$	0.46	\$	0.46	\$	0.29	\$		\$		\$	3
\$	43,177	\$	43,177	\$	27,450	\$	0.45	\$	0.41	\$	0.41	\$	0.26	\$		\$		\$	2
\$	50,717	\$	50,717	\$	30,994	\$	0.40	\$	0.38	\$	0.38	\$	0.23	\$		\$		\$	2
\$	478,986	\$	478,986	\$	294,064	\$	0.50	\$	0.46	\$	0.46	\$	0.28	\$		\$		\$	2
\$	(206,275)	\$	-	\$	(184,922)	\$		\$	(0.03)	\$	-	\$	(0.18)	\$		\$		\$	
\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$		\$	
\$	(206,275)	\$	(206,275)	\$	(391,198)	\$		\$	(0.03)	\$	-	\$	(0.21)	\$		\$		\$	
\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	
\$	(206,275)	\$	(206,275)	\$	(391,198)	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	
\$	48,950	\$	48,950	\$	29,914	\$	0.51	\$	0.49	\$	0.49	\$	0.30	\$		\$		\$	3
\$	47,949	\$	47,949	\$	30,012	\$	0.48	\$	0.45	\$	0.45	\$	0.28	\$		\$		\$	2
\$	51,670	\$	51,670	\$	32,633	\$	0.48	\$	0.45	\$	0.45	\$	0.28	\$		\$		\$	2
\$	48,685	\$	48,685	\$	30,748	\$	0.45	\$	0.42	\$	0.42	\$	0.27	\$		\$		\$	2
\$	59,376	\$	59,376	\$	36,413	\$	0.54	\$	0.52	\$	0.52	\$	0.32	\$		\$		\$	3
\$	62,547	\$	62,547	\$	38,072	\$	0.55	\$	0.54	\$	0.54	\$	0.33	\$		\$		\$	3
\$	60,407	\$	60,407	\$	37,699	\$	0.53	\$	0.53	\$	0.53	\$	0.33	\$		\$		\$	2
\$	62,547	\$	62,547	\$	40,792	\$	0.53	\$	0.52	\$	0.52	\$	0.34	\$		\$		\$	3
\$	58,934	\$	58,934	\$	38,436	\$	0.48	\$	0.48	\$	0.48	\$	0.31	\$		\$		\$	2
\$	67,701	\$	67,701	\$	44,483	\$	0.52	\$	0.50	\$	0.50	\$	0.33	\$		\$		\$	3
\$	67,387	\$	67,387	\$	44,061	\$	0.48	\$	0.46	\$	0.46	\$	0.30	\$		\$		\$	3
\$	80,818	\$	80,818	\$	52,288	\$	0.46	\$	0.45	\$	0.45	\$	0.29	\$		\$		\$	2
\$	716,972	\$	716,972	\$	455,452	\$	0.50	\$	0.48	\$	0.48	\$	0.31	\$		\$		\$	2
\$	(270,256)	\$	-	\$	(261,820)	\$		\$	(0.02)	\$	-	\$	(0.18)	\$		\$		\$	
\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$	# 4 Less # 3	\$	# 5 Less # 4	\$	# 6 Less # 5	\$		\$		\$	
\$	(270,256)	\$	(270,256)	\$	(531,677)	\$		\$	(0.02)	\$	0.03	\$	(0.19)	\$		\$		\$	
\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	
\$	(270,256)	\$	(270,256)	\$	(531,677)	\$		\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$		\$		\$	

FIG 20B

FIG. 20D

FIG 20C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 21B

40/127

Execution Rate						
MODEL OUTPUT SUM	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages
Year	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	# New Manual Payments	# New Manual Payments	# New Manual Payments
1999	3	3	3	1147	1147	1147
1999	3	3	3	1200	1200	1200
1999	3	3	3	1345	1345	1345
1999	2	2	2	1369	1369	1369
1999	3	3	3	1350	1350	1350
1999	2	2	2	1370	1370	1370
1999	3	3	3	1352	1352	1352
1999	3	3	3	1441	1441	1441
1999	2	2	2	1502	1502	1502
1999	3	3	3	1685	1685	1685
1999	2	2	2	1906	1906	1906
1999	3	3	3	2464	2464	2464
1999	2	2	2	1511	1511	1511
1999	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline
2000	3	3	3	1660	1660	1660
2000	2	2	2	1647	1647	1647
2000	3	3	3	1845	1845	1845
2000	2	2	2	1878	1878	1878
2000	3	3	3	1851	1851	1851
2000	3	3	3	1878	1878	1878
2000	2	2	2	1855	1855	1855
2000	3	3	3	1975	1975	1975
2000	2	2	2	2059	2059	2059
2000	3	3	3	2309	2309	2309
2000	3	3	3	2678	2678	2678
2000	2	2	2	3373	3373	3373
2000	2	2	2	2084	2084	2084
2000	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline
2001	3	3	3	2634	2634	2634
2001	3	3	3	2848	2848	2848
2001	2	2	2	3165	3165	3165
2001	3	3	3	3019	3019	3019
2001	2	2	2	3176	3176	3176
2001	3	3	3	3215	3215	3215

FIG. 21A

FIG 21C



2001	3	3	3	3180	3180	3180	3180
2001	2	2	2	3374	3374	3374	3374
2001	3	3	3	3507	3507	3507	3507
2001	2	2	2	3908	3908	3908	3908
2001	3	3	3	4390	4390	4390	4390
2001	3	3	3	5624	5624	5624	5624
2001	0	0	0	3520	3520	3520	3520
#1 Less Baseline	#2 Less #1	#3 Less #2	#1 Less Baseline	#2 Less #1	#3 Less #2	-16	-16
0	0	0	0	0	0	0	0
2002	3	3	3	4069	4069	4069	4069
2002	3	3	3	4207	4207	4207	4207
2002	3	3	3	4606	4606	4606	4606
2002	2	2	2	4664	4664	4664	4664
2002	3	3	3	4618	4618	4618	4618
2002	2	2	2	4654	4654	4654	4654
2002	3	3	3	4618	4618	4618	4618
2002	3	3	3	4865	4865	4865	4865
2002	2	2	2	5025	5025	5025	5025
2002	3	3	3	5525	5525	5525	5525
2002	2	2	2	6118	6118	6118	6118
2002	3	3	3	7696	7696	7696	7696
2002	2	2	2	5056	5056	5056	5056
0	0	0	0	0	0	0	0
#1 Less Baseline	#2 Less #1	#3 Less #2	#1 Less Baseline	#2 Less #1	#3 Less #2	0	0
0	0	0	0	0	0	0	0
2003	3	3	3	5948	5948	5948	5948
2003	2	2	2	6207	6207	6207	6207
2003	3	3	3	6703	6703	6703	6703
2003	2	2	2	6767	6767	6767	6767
2003	3	3	3	6718	6718	6718	6718
2003	3	3	3	6742	6742	6742	6742
2003	2	2	2	6711	6711	6711	6711
2003	3	3	3	7020	7020	7020	7020
2003	2	2	2	7209	7209	7209	7209
2003	3	3	3	7830	7830	7830	7830
2003	3	3	3	8549	8549	8549	8549
2003	2	2	2	10558	10558	10558	10558
2003	2	2	2	7239	7239	7239	7239
0	0	0	0	0	0	0	0
#1 Less Baseline	#2 Less #1	#3 Less #2	#1 Less Baseline	#2 Less #1	#3 Less #2	0	0
0	0	0	0	0	0	0	0
#2 Less Baseline	#3 Less Baseline	#2 Less Baseline	#3 Less Baseline	#2 Less Baseline	#3 Less Baseline	0	0

FIG. 21B

FIG 21D

FIG 21A



Applicant: Burl Shannon Hinkle      Serial No.: 09/845,397      Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 21D

42/127

FIG 21A

Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3 Monthly and Daily Averages
# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity
3	3	3	3	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
67	67	67	67	3393	3393	3393	3393
0	0	0	0	3384	3384	3384	3384
8	8	8	8	3439	3439	3439	3439
29	29	29	29	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
108	108	108	108	3393	3393	3393	3393
19	19	19	19	3704	3704	3704	3704
41	41	41	41	3931	3931	3931	3931
103	103	103	103	4187	4187	4187	4187
295	295	295	295	4373	4373	4373	4373
56	56	56	56	3621	3621	3621	3621
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 2 Less Baseline	# 2 Less # 1	# 3 Less Baseline	# 3 Less Baseline
72	72	72	72	4422	4422	4422	4422
24	24	24	24	4351	4351	4351	4351
2	2	2	2	4422	4422	4422	4422
142	142	142	142	4351	4351	4351	4351
6	6	6	6	4362	4362	4362	4362
96	96	96	96	4422	4422	4422	4422
84	84	84	84	4007	4007	4007	4007
172	172	172	172	3854	3854	3854	3854
277	277	277	277	3819	3819	3819	3819
335	335	335	335	4093	4093	4093	4093
516	516	516	516	4273	4273	4273	4273
855	855	855	855	4735	4735	4735	4735
215	215	215	215	4259	4259	4259	4259
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2
0	0	0	0	0	0	0	0
# 2 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 2 Less Baseline	# 2 Less # 1	# 3 Less Baseline	# 3 Less Baseline
272	272	272	272	5099	5099	5099	5099
422	422	422	422	5133	5133	5133	5133
547	547	547	547	5272	5272	5272	5272
448	448	448	448	5561	5561	5561	5561
583	583	583	583	5524	5524	5524	5524
438	438	438	438	5524	5524	5524	5524

FIG. 21C



FIG. 21B

521	521	521	521	5561	5561	5561	5561
561	561	561	561	5697	5697	5697	5697
503	503	503	503	5989	5989	5989	5989
939	939	939	939	6026	6026	6026	6026
838	838	838	838	6681	6681	6681	6681
2335	2335	2335	2335	6808	6808	6808	6808
701	701	701	701	5740	5740	5740	5740
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 4	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 4
464	464	464	464	8074	8074	8074	8074
368	368	368	368	8128	8128	8128	8128
838	838	838	838	8074	8074	8074	8074
530	530	530	530	8625	8625	8625	8625
541	541	541	541	8994	8994	8994	8994
432	432	432	432	9233	9233	9233	9233
318	318	318	318	9391	9391	9391	9391
784	784	784	784	8924	8924	8924	8924
518	518	518	518	9474	9474	9474	9474
815	815	815	815	9850	9850	9850	9850
971	971	971	971	10364	10364	10364	10364
1961	1961	1961	1961	10638	10638	10638	10638
712	712	712	712	9147	9147	9147	9147
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	0	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	0
951	951	951	951	10707	10707	10707	10707
830	830	830	830	11213	11213	11213	11213
1034	1034	1034	1034	11563	11563	11563	11563
1166	1166	1166	1166	11456	11456	11456	11456
808	808	808	808	13014	13014	13014	13014
757	757	757	757	13276	13276	13276	13276
608	608	608	608	13397	13397	13397	13397
758	758	758	758	13276	13276	13276	13276
1018	1018	1018	1018	13156	13156	13156	13156
932	932	932	932	14750	14750	14750	14750
1260	1260	1260	1260	15400	15400	15400	15400
1915	1915	1915	1915	16757	16757	16757	16757
1003	1003	1003	1003	13164	13164	13164	13164
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	0	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	0
0	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	0	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	0

FIG. 21D

FIG. 21C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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44/127

FIG 22B

MODEL OUTPUT SUM	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages
Year	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	Cash App. FTE Hiring Trigger	# New Manual Payments	# New Manual Payments	# New Manual Payments	# New Manual Payments
1999	3	3	3	1147	1147	1147	1147
1999	3	3	3	1200	1200	1200	1200
1999	3	3	3	1345	1345	1345	1345
1999	2	2	2	1369	1369	1369	1369
1999	3	3	3	1350	1350	1350	1350
1999	2	2	2	1370	1370	1370	1370
1999	3	3	3	1352	1352	1352	1352
1999	3	3	3	1441	1441	1441	1441
1999	2	2	2	1502	1502	1502	1502
1999	3	3	3	1685	1685	1685	1685
1999	2	2	2	1906	1906	1906	1906
1999	3	3	3	2464	2464	2464	2464
1999	2	2	2	1511	1511	1511	1511
2000	0	0	0	0	0	0	0
2000	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 6 Less # 5
2000	0	0	0	0	0	0	0
2000	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 6 Less Baseline
2000	3	3	3	1660	1660	1660	1660
2000	2	2	2	1647	1647	1647	1647
2000	3	3	3	1845	1845	1845	1845
2000	2	2	2	1878	1878	1878	1878
2000	3	3	3	1851	1851	1851	1851
2000	3	3	3	1878	1878	1878	1878
2000	2	2	2	1855	1855	1855	1855
2000	3	3	3	1975	1975	1975	1975
2000	2	2	2	2059	2059	2059	2059
2000	3	3	3	2309	2309	2309	2309
2000	3	3	3	2678	2678	2678	2678
2000	2	2	2	3373	3373	3373	3373
2000	2	2	2	2084	2084	2084	2084
2000	0	0	0	-199	0	0	0
2000	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 6 Less # 5
2000	0	0	0	-199	-199	-199	-199
2000	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 6 Less Baseline
2001	3	3	3	2634	1979	1979	1979
2001	3	3	3	2848	2140	2140	2140
2001	2	2	2	3165	2379	2379	2379
2001	3	3	3	3019	2269	2269	2269
2001	2	2	2	3176	2387	2387	2387
2001	3	3	3	3215	2416	2416	2416

FIG. 22A

FIG 22C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
45/127

2001	3	3	3	3	3180	2389	2389	2389
2001	2	2	2	2	3374	2536	2536	2536
2001	3	3	3	3	3507	2636	2636	2636
2001	2	2	2	2	3908	2937	2937	2937
2001	3	3	3	3	4390	3300	3300	3300
2001	3	3	3	3	5624	4227	4227	4227
2001	3	3	3	3	3570	2633	2633	2633
2001	0	0	0	0		-870	0	0
# 4 Less # 3	0	# 5 Less # 4	0	# 6 Less # 5	0	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						
2002	3	3	3	3	4069	3056	3056	3056
2002	3	3	3	3	4207	3158	3158	3158
2002	3	3	3	3	4606	3458	3458	3458
2002	2	2	2	2	4664	3502	3502	3502
2002	3	3	3	3	4618	3467	3467	3467
2002	2	2	2	2	4654	3494	3494	3494
2002	3	3	3	3	4618	3467	3467	3467
2002	3	3	3	3	4865	3653	3653	3653
2002	2	2	2	2	5025	3773	3773	3773
2002	3	3	3	3	5525	4149	4149	4149
2002	2	2	2	2	6118	4595	4595	4595
2002	3	3	3	3	7696	5781	5781	5781
2002	2	2	2	2	5056	3796	3796	3796
2002	0	0	0	0		-1259	0	0
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5				# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
0	0	0	0			-1259	-1259	-1259
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						
2003	3	3	3	3	5848	4388	4388	4388
2003	2	2	2	2	6207	4656	4656	4656
2003	3	3	3	3	6703	5026	5026	5026
2003	2	2	2	2	6767	5077	5077	5077
2003	3	3	3	3	6718	5040	5040	5040
2003	3	3	3	3	6742	5058	5058	5058
2003	2	2	2	2	6711	5034	5034	5034
2003	3	3	3	3	7020	5267	5267	5267
2003	2	2	2	2	7209	5408	5408	5408
2003	3	3	3	3	7830	5875	5875	5875
2003	3	3	3	3	8549	6416	6416	6416
2003	2	2	2	2	10558	1926	1926	1926
2003	2	2	2	2	7239	5431	5431	5431
2003	0	0	0	0		-1807	0	0
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5				# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
0	0	0	0			-1807	-1807	-1807
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline						

FIG. 22B

FIG 22D

FIG 22A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 22D

46/127

FIG 22A

Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Backlogged Payments	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity	# Manual Payments Application Capacity
3	3	3	3	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
67	67	67	67	3393	3393	3393	3393
0	0	0	0	3384	3384	3384	3384
8	8	8	8	3439	3439	3439	3439
29	29	29	29	3393	3393	3393	3393
0	0	0	0	3433	3433	3433	3433
108	108	108	108	3393	3393	3393	3393
19	19	19	19	3704	3704	3704	3704
41	41	41	41	3931	3931	3931	3931
103	103	103	103	4187	4187	4187	4187
295	295	295	295	4373	4373	4373	4373
56	56	56	56	3621	3621	3621	3621
0	0	0	0	0	0	0	0
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4
0	0	0	0	0	0	0	0
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
72	72	72	72	4422	4422	4422	4422
24	24	24	24	4351	4351	4351	4351
2	2	2	2	4422	4422	4422	4422
142	142	142	142	4351	4351	4351	4351
6	6	6	6	4362	4362	4362	4362
96	96	96	96	4422	4422	4422	4422
84	84	84	84	4007	4007	4007	4007
172	172	172	172	3854	3854	3854	3854
277	188	188	188	3819	3617	3617	3617
335	135	135	135	4093	3400	3400	3400
516	330	330	330	4273	3418	3418	3418
855	627	627	627	4735	3588	3588	3588
215	156	156	156	4259	4018	4018	4018
-59	0	3	-59	-241	0	-241	103
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4
-59	-59	-59	-59	-241	-241	-241	-139
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline
272	272	272	272	5099	3824	3824	3824
422	422	422	422	5133	2850	2850	2850
547	547	547	547	5272	3824	3824	3824
448	448	448	448	5561	3845	3845	3845
583	583	583	583	5524	3824	3824	3824
438	438	438	438	5524	3824	3824	3824

FIG. 22C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
47/127

FIG. 22B

521	467	467	737	5561	3950	3950	3291
561	543	543	972	5997	3997	3997	3269
903	433	433	877	5989	4278	4278	3291
939	841	841	1826	6026	4249	4249	3269
838	794	794	1705	6681	4542	4542	3697
2335	2242	2242	3301	6808	4681	4681	4270
701	632	632	1070	5740	4049	4049	3395
	-64	0	438		-1690	0	-654
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-69	-59	370		-1690	-1690	-3245
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
464	572	572	651	8074	5574	5574	5230
368	408	408	481	8128	5561	5561	5265
838	796	796	946	8074	5574	5574	5230
530	504	504	552	8625	6079	6079	5943
541	495	495	629	8394	6424	6424	5930
432	441	441	552	9233	6374	6374	5984
318	383	383	503	9391	6417	6417	5973
784	673	673	818	8924	6374	6374	5984
518	464	464	540	9474	6768	6768	6496
815	774	774	868	9850	6652	6652	6589
971	888	888	918	10364	7151	7151	6993
1961	1667	1667	1951	10638	7659	7659	7201
712	668	668	794	9147	6392	6392	6039
	-44	0	116		-2755	0	-353
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-44	-44	72		-2755	-2755	-3108
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
951	828	828	1002	10707	7709	7709	7248
830	728	728	805	11213	7940	7940	7646
1034	925	925	990	11563	8137	8137	7905
1166	999	999	1072	11456	8062	8062	7833
808	702	702	831	13014	9382	9382	8851
757	591	591	727	13216	9850	9850	9224
608	467	467	563	13397	10003	10003	9605
758	599	599	590	13216	9850	9850	9883
1018	789	789	781	13156	9759	9759	9792
932	791	791	746	14750	10697	10697	10813
1260	1045	1045	1030	15400	11123	11123	11188
1915	1598	1598	1617	16757	12207	12207	12150
1003	1003	1003	896	13164	9560	9560	9345
	-165	0	58		-3604	0	-215
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-165	-165	-107		-3604	-3604	-3819
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline

FIG. 22D

FIG. 22C



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benfick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 23B

48/127

MODEL OUTPUT SUM	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Totals	Scenario 1 Monthly and Daily Totals	Scenario 2 Monthly and Daily Totals
Year	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	Adjustments FTE Cost	Adjustments FTE Cost	Adjustments FTE Cost
1999	3	3	3	3	\$ 5,773	\$ 5,773	\$ 5,773
1999	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
1999	4	4	4	4	\$ 6,935	\$ 6,935	\$ 6,935
1999	3	3	3	3	\$ 6,752	\$ 6,752	\$ 6,752
1999	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
1999	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	2	2	2	2	\$ 4,678	\$ 4,678	\$ 4,678
1999	2	2	2	2	\$ 3,683	\$ 3,683	\$ 3,683
1999	3	3	3	3	\$ 5,442	\$ 5,442	\$ 5,442
1999	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	3	3	3	3	\$ 6,321	\$ 6,321	\$ 6,321
1999	3	3	3	3	\$ 68,749	\$ 68,749	\$ 68,749
2000	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
2000	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
2000	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
2000	3	3	3	3	\$ 5,599	\$ 5,599	\$ 5,599
2000	4	4	4	4	\$ 6,993	\$ 6,993	\$ 6,993
2000	4	4	4	4	\$ 7,698	\$ 7,698	\$ 7,698
2000	4	4	4	4	\$ 7,266	\$ 7,266	\$ 7,266
2000	4	4	4	4	\$ 7,698	\$ 7,698	\$ 7,698
2000	4	4	4	4	\$ 9,348	\$ 9,348	\$ 9,348
2000	4	4	4	4	\$ 7,598	\$ 7,598	\$ 7,598
2000	10	9	9	9	\$ 17,179	\$ 15,528	\$ 15,006
2000	5	5	5	5	\$ 9,954	\$ 9,324	\$ 9,324
2000	4	4	4	4	\$ 97,781	\$ 94,016	\$ 97,970
2000	4	0	0	0	\$	\$ (3,760)	\$ (1,045)
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
			0	0		\$ (4,811)	\$ (4,811)
			# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline
					Less Exec. Risk	\$ (3,760)	\$ (4,811)
2001	9	8	8	8	\$ 17,312	\$ 15,329	\$ 15,329
2001	11	9	9	9	\$ 19,435	\$ 17,154	\$ 17,154
2001	6	5	6	6	\$ 11,812	\$ 8,784	\$ 10,369
2001	17	13	15	12	\$ 30,385	\$ 22,424	\$ 22,407
2001	14	13	12	13	\$ 26,892	\$ 25,300	\$ 23,044
2001	10	10	8	9	\$ 19,659	\$ 18,008	\$ 15,860

FIG. 23A

FIG 23C



2001	7	6	5	5	\$	12,343	\$	10,833	\$	8,834
2001	6	5	13	6	\$	10,419	\$	9,066	\$	24,902
2001	18	16	10	12	\$	33,445	\$	29,845	\$	18,913
2001	15	13	7	9	\$	29,157	\$	25,358	\$	13,090
2001	12	10	7	5	\$	21,590	\$	17,867	\$	12,053
2001	9	7	20	20	\$	16,988	\$	13,952	\$	40,961
2001	11	10	10	9	\$	249,397	\$	214,052	\$	226,014
		-2	0	-1	\$	(35,345)	\$	(35,345)	\$	11,961
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
		-1	-1	-2						
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline			
2002	25	27	18	18	\$	48,360	\$	(35,345)	\$	(23,384)
2002	27	24	15	14	\$	49,505	\$	51,620	\$	34,972
2002	23	20	11	11	\$	44,353	\$	43,648	\$	26,478
2002	20	17	7	7	\$	36,282	\$	38,771	\$	21,119
2002	16	13	5	5	\$	31,073	\$	30,061	\$	13,463
2002	13	9	18	17	\$	23,707	\$	24,968	\$	9,581
2002	9	6	19	18	\$	16,358	\$	17,760	\$	33,678
2002	8	20	16	15	\$	14,690	\$	11,086	\$	35,073
2002	25	18	12	11	\$	46,153	\$	37,900	\$	30,078
2002	23	15	9	8	\$	33,197	\$	33,197	\$	22,214
2002	19	11	9	21	\$	44,212	\$	28,153	\$	16,109
2002	16	13	28	23	\$	35,262	\$	20,373	\$	16,374
2002	19	16	14	14	\$	31,571	\$	25,864	\$	56,240
2002					\$	421,527	\$	363,379	\$	315,218
		-3	-2	0	\$	(58,148)	\$	(58,148)	\$	(48,161)
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
		-5	-5	-5						
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline			
2003	13	30	27	20	\$	24,313	\$	(58,148)	\$	(106,309)
2003	10	26	23	16	\$	17,959	\$	56,248	\$	51,970
2003	25	23	20	13	\$	48,152	\$	47,995	\$	42,578
2003	30	19	16	9	\$	55,029	\$	47,703	\$	38,107
2003	26	15	13	24	\$	50,052	\$	34,773	\$	29,563
2003	23	12	9	24	\$	43,549	\$	29,157	\$	24,304
2003	19	9	31	26	\$	35,104	\$	22,380	\$	17,267
2003	16	12	26	20	\$	29,406	\$	16,814	\$	56,455
2003	12	23	25	17	\$	21,799	\$	22,579	\$	53,851
2003	15	28	21	13	\$	29,456	\$	42,039	\$	45,490
2003	34	25	16	11	\$	61,441	\$	53,851	\$	40,690
2003	30	21	14	17	\$	60,670	\$	44,490	\$	31,878
2003	21	20	18	18	\$	476,830	\$	42,171	\$	27,638
		-1	0	-3	\$	(20,580)	\$	455,983	\$	459,983
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
		-1	-1	-4						
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline			
		Less Exec. Risk	Less Exec. Risk	Less Exec. Risk		Less Exec. Risk	Less Exec. Risk	Less Exec. Risk		
		\$	\$	\$		\$	\$	\$		
		(20,580)	(20,580)	(16,847)		(20,580)	(20,580)	(16,847)		

FIG. 23B

FIG 23D

FIG 23A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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50/127

FIG 23D

Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2
Monthly and Daily Totals					Averages	Averages	Averages
Adjustments FTE Cost	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Average FTE Cost per Manual Adjustment	Adjustments, FTE Hitting Trigger	Adjustments, FTE Hitting Trigger	Adjustments, FTE Hitting Trigger
\$ 5,773 \$	0.26 \$	0.26	0.26	0.26	2	2	2
\$ 5,674 \$	0.23 \$	0.23	0.23	0.23	3	3	3
\$ 6,072 \$	0.20 \$	0.20	0.20	0.20	2	2	2
\$ 6,935 \$	0.20 \$	0.20	0.20	0.20	3	3	3
\$ 6,752 \$	0.26 \$	0.26	0.26	0.26	2	2	2
\$ 6,072 \$	0.18 \$	0.18	0.18	0.18	3	3	3
\$ 5,674 \$	0.23 \$	0.23	0.23	0.23	3	3	3
\$ 4,678 \$	0.23 \$	0.23	0.23	0.23	2	2	2
\$ 3,683 \$	0.24 \$	0.24	0.24	0.24	2	2	2
\$ 5,442 \$	0.26 \$	0.26	0.26	0.26	2	2	2
\$ 5,674 \$	0.24 \$	0.24	0.24	0.24	3	3	3
\$ 6,311 \$	0.26 \$	0.26	0.26	0.26	2	2	2
\$ 68,749 \$	0.23 \$	0.23	0.23	0.23	2	2	2
\$ -	\$ -	\$ -	\$ -	\$ -	0	0	0
# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 1 Less Baseline	# 2 Less # 1	# 2 Less # 1
\$ -		\$ -	\$ -				
# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline				# 2 Less Baseline
\$ -							0
\$ 6,072 \$	0.32 \$	0.32	0.32	0.32	2	2	2
\$ 5,674 \$	0.33 \$	0.33	0.33	0.33	3	3	3
\$ 6,072 \$	0.36 \$	0.36	0.36	0.36	2	2	2
\$ 5,599 \$	0.32 \$	0.32	0.32	0.32	3	3	3
\$ 6,993 \$	0.34 \$	0.34	0.34	0.34	3	3	3
\$ 7,698 \$	0.35 \$	0.35	0.35	0.35	2	2	2
\$ 7,266 \$	0.32 \$	0.32	0.32	0.32	3	3	3
\$ 7,698 \$	0.35 \$	0.35	0.35	0.35	2	2	2
\$ 8,826 \$	0.33 \$	0.31	0.31	0.31	3	3	3
\$ 6,744 \$	0.35 \$	0.31	0.31	0.31	3	3	3
\$ 15,006 \$	0.33 \$	0.30	0.30	0.30	3	3	3
\$ 9,324 \$	0.37 \$	0.33	0.33	0.33	3	3	3
\$ 92,970 \$	0.34 \$	0.32	0.32	0.32	3	3	3
\$ -	\$ (0.01) \$	(0.00) \$	(0.00) \$	(0.00) \$	0	0	0
# 2 Less # 1	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 1 Less Baseline	# 2 Less # 1	# 2 Less # 1
\$ (4,811) \$		\$ (0.02) \$	(0.02) \$	(0.02) \$			0
# 2 Less Baseline		# 2 Less Baseline	# 3 Less Baseline				# 2 Less Baseline
\$ (4,811) \$							
\$ 14,367 \$	0.36 \$	0.32	0.32	0.31	3	3	3
\$ 16,549 \$	0.36 \$	0.32	0.31	0.31	2	2	2
\$ 11,099 \$	0.34 \$	0.30	0.31	0.30	2	2	2
\$ 21,650 \$	0.32 \$	0.30	0.26	0.21	4	4	4
\$ 23,707 \$	0.24 \$	0.21	0.21	0.29	3	3	3
\$ 16,938 \$	0.26 \$	0.29	0.25	0.21	3	3	3

FIG. 23C

FIG 23A



\$	9,581	\$	0.35	\$	0.26	\$	0.28	\$	0.27	2	2	2
\$	11,285	\$	0.33	\$	0.30	\$	0.23	\$	0.30	2	2	2
\$	22,214	\$	0.28	\$	0.21	\$	0.21	\$	0.24	2	2	2
\$	16,109	\$	0.24	\$	0.21	\$	0.25	\$	0.27	3	3	3
\$	9,772	\$	0.30	\$	0.28	\$	0.28	\$	0.27	2	2	2
\$	39,559	\$	0.35	\$	0.30	\$	0.28	\$	0.32	2	2	2
\$	212,808	\$	0.29	\$	0.26	\$	0.26	\$	0.27	2	2	2
\$	(13,206)	\$		\$	(0.04)	\$	0.00	\$	0.01	0	0	0
\$	#3 Less #2			\$	#1 Less Baseline	\$	#2 Less #1	\$	#3 Less #2		#1 Less Baseline	#2 Less #1
\$	(36,589)			\$	(0.03)	\$	(0.02)			0		
\$	#3 Less Baseline			\$	#2 Less Baseline		#3 Less Baseline				#2 Less Baseline	
\$	(36,589)											
\$	34,590	\$	0.23	\$	0.26	\$	0.22	\$	0.19	3	2	3
\$	26,179	\$	0.19	\$	0.23	\$	0.28	\$	0.21	2	2	2
\$	20,787	\$	0.23	\$	0.20	\$	0.27	\$	0.22	3	3	3
\$	13,214	\$	0.23	\$	0.20	\$	0.25	\$	0.26	2	2	2
\$	9,498	\$	0.23	\$	0.26	\$	0.26	\$	0.27	3	3	3
\$	33,263	\$	0.27	\$	0.18	\$	0.27	\$	0.25	3	3	3
\$	33,263	\$	0.30	\$	0.23	\$	0.16	\$	0.17	2	2	2
\$	27,506	\$	0.31	\$	0.23	\$	0.24	\$	0.23	2	2	2
\$	20,041	\$	0.30	\$	0.24	\$	0.21	\$	0.27	2	2	2
\$	14,309	\$	0.24	\$	0.26	\$	0.28	\$	0.28	3	3	3
\$	39,083	\$	0.24	\$	0.24	\$	0.27	\$	0.24	2	2	2
\$	46,427	\$	0.30	\$	0.26	\$	0.25	\$	0.22	2	2	2
\$	318,130	\$	0.24	\$	0.23	\$	0.01	\$	0.22	2	2	2
\$	2,912	\$		\$	(0.01)	\$	0.01	\$	(0.02)	0	0	0
\$	#3 Less #2			\$	#1 Less Baseline	\$	#2 Less #1	\$	#3 Less #2		#1 Less Baseline	#2 Less #1
\$	(103,397)			\$	0.00	\$	(0.02)			0		
\$	#3 Less Baseline			\$	#2 Less Baseline		#3 Less Baseline				#2 Less Baseline	
\$	(103,397)											
\$	31,775	\$	0.34	\$	0.20	\$	0.20	\$	0.22	1	2	3
\$	29,580	\$	0.29	\$	0.17	\$	0.17	\$	0.19	2	3	2
\$	23,707	\$	0.31	\$	0.25	\$	0.23	\$	0.28	2	3	2
\$	16,814	\$	0.24	\$	0.23	\$	0.21	\$	0.25	2	2	3
\$	45,598	\$	0.23	\$	0.26	\$	0.29	\$	0.22	3	3	2
\$	52,200	\$	0.25	\$	0.26	\$	0.20	\$	0.22	2	2	2
\$	43,980	\$	0.32	\$	0.25	\$	0.19	\$	0.23	3	2	2
\$	36,655	\$	0.32	\$	0.27	\$	0.22	\$	0.27	2	2	2
\$	30,758	\$	0.29	\$	0.27	\$	0.22	\$	0.27	2	2	2
\$	24,300	\$	0.31	\$	0.19	\$	0.23	\$	0.25	2	3	2
\$	19,377	\$	0.24	\$	0.23	\$	0.24	\$	0.25	2	2	2
\$	33,346	\$	0.28	\$	0.25	\$	0.29	\$	0.28	3	2	2
\$	397,090	\$	0.26	\$	0.21	\$	0.21	\$	0.23	2	2	2
\$	(62,893)	\$		\$	(0.04)	\$	(0.01)	\$	0.01	0	0	0
\$	#2 Less #1			\$	#1 Less Baseline	\$	#2 Less #1	\$	#3 Less #2		#1 Less Baseline	#2 Less #1
\$	(79,940)			\$	(0.05)	\$	(0.04)			0		
\$	#2 Less Baseline			\$	#2 Less Baseline		#3 Less Baseline				#2 Less Baseline	
\$	(79,740)											

FIG. 23B

FIG. 23D

FIG 23C



FIG 24B

MODEL OUTPUT SUM		Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
		Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Totals	Monthly and Daily Totals	Monthly and Daily Totals
Year	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	# Adjustments FTEs	Adjustments FTE Cost	Adjustments FTE Cost	Adjustments FTE Cost
1999	3	3	3	3	3	\$ 5,773	\$ 5,773	\$ 5,773
1999	3	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	3	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
1999	4	4	4	4	4	\$ 6,935	\$ 6,935	\$ 6,935
1999	3	3	3	3	3	\$ 6,752	\$ 6,752	\$ 6,752
1999	3	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
1999	3	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	2	2	2	2	2	\$ 4,678	\$ 4,678	\$ 4,678
1999	2	2	2	2	2	\$ 3,683	\$ 3,683	\$ 3,683
1999	3	3	3	3	3	\$ 4,442	\$ 4,442	\$ 4,442
1999	3	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
1999	3	3	3	3	3	\$ 6,321	\$ 6,321	\$ 6,321
1999	3	3	3	3	3	\$ 68,749	\$ 68,749	\$ 68,749
1999	3	0	0	0	0	\$ -	\$ -	\$ -
		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4
		0	0	0	0	\$ -	\$ -	\$ -
		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline
2000	3	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
2000	3	3	3	3	3	\$ 5,674	\$ 5,674	\$ 5,674
2000	3	3	3	3	3	\$ 6,072	\$ 6,072	\$ 6,072
2000	3	3	3	3	3	\$ 5,599	\$ 5,599	\$ 5,599
2000	4	4	4	4	4	\$ 6,993	\$ 6,993	\$ 6,993
2000	4	4	4	4	4	\$ 7,698	\$ 7,698	\$ 7,698
2000	4	4	4	4	4	\$ 7,265	\$ 7,265	\$ 7,265
2000	4	4	4	4	4	\$ 7,698	\$ 7,698	\$ 7,698
2000	5	5	5	5	5	\$ 9,979	\$ 9,979	\$ 9,979
2000	4	4	4	4	4	\$ 7,598	\$ 7,598	\$ 7,598
2000	10	9	9	9	9	\$ 17,179	\$ 17,179	\$ 17,179
2000	5	5	5	5	5	\$ 9,954	\$ 9,954	\$ 9,954
2000	4	4	4	4	4	\$ 97,781	\$ 97,781	\$ 97,781
		0	0	0	0	\$ -	\$ -	\$ -
		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4
		0	0	0	0	\$ -	\$ -	\$ -
		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline
2001	9	7	7	4	4	\$ 17,312	\$ 17,312	\$ 17,312
2001	11	8	8	6	6	\$ 19,435	\$ 19,435	\$ 19,435
2001	6	9	9	3	3	\$ 11,812	\$ 11,812	\$ 11,812
2001	17	6	6	2	2	\$ 30,385	\$ 30,385	\$ 30,385
2001	14	3	3	7	7	\$ 26,892	\$ 26,892	\$ 26,892
2001	10	12	12	4	4	\$ 19,659	\$ 19,659	\$ 19,659

FIG. 24A

FIG 24C



2001	7	9	9	2	\$	12,343	\$	16,348	\$	16,348
2001	6	5	5	3	\$	10,419	\$	10,161	\$	10,161
2001	18	4	4	6	\$	33,445	\$	7,913	\$	7,913
2001	15	11	11	5	\$	29,157	\$	20,406	\$	20,406
2001	12	7	7	2	\$	21,550	\$	13,214	\$	13,214
2001	9	5	5	11	\$	16,988	\$	8,975	\$	8,975
2001	11	7	7	5	\$	249,397	\$	159,463	\$	159,463
	-2	0	-2	-2	\$	(53,345)	\$	-	\$	-
	#4 Less #3	#5 Less #4	#6 Less #5		\$	(89,934)	\$	(89,934)	\$	(89,934)
	-4	-4	-6		\$	(89,934)	\$	(89,934)	\$	(89,934)
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		\$	(53,345)	\$	(89,934)	\$	(89,934)
2002	25	21	21	6	\$	48,360	\$	40,722	\$	40,722
2002	27	18	18	4	\$	49,505	\$	37,599	\$	37,599
2002	23	14	14	2	\$	44,353	\$	27,224	\$	27,224
2002	20	11	11	3	\$	36,282	\$	19,161	\$	19,161
2002	16	7	7	9	\$	31,073	\$	13,421	\$	13,421
2002	13	4	4	8	\$	23,707	\$	8,270	\$	8,270
2002	9	17	17	5	\$	16,358	\$	31,936	\$	31,936
2002	8	15	15	2	\$	14,690	\$	27,506	\$	27,506
2002	25	11	11	12	\$	46,153	\$	20,041	\$	20,041
2002	23	7	7	9	\$	44,212	\$	13,960	\$	13,960
2002	19	6	6	5	\$	35,262	\$	10,045	\$	10,045
2002	16	19	19	6	\$	31,571	\$	38,489	\$	38,489
2002	19	12	12	6	\$	421,527	\$	282,876	\$	282,876
	-2	-2	-6	-6	\$	(35,254)	\$	-	\$	-
	#4 Less #3	#5 Less #4	#6 Less #5		\$	(138,651)	\$	(136,651)	\$	(136,651)
	-6	-6	-13		\$	(138,651)	\$	(136,651)	\$	(136,651)
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		\$	(35,254)	\$	(136,651)	\$	(136,651)
2003	13	21	21	15	\$	24,313	\$	40,363	\$	40,363
2003	10	17	17	11	\$	17,959	\$	31,629	\$	31,629
2003	25	14	14	7	\$	48,152	\$	26,561	\$	26,561
2003	30	10	10	4	\$	55,079	\$	18,664	\$	18,664
2003	26	7	7	6	\$	50,052	\$	12,965	\$	12,965
2003	23	8	8	13	\$	43,549	\$	15,495	\$	15,495
2003	19	25	25	9	\$	35,104	\$	45,872	\$	45,872
2003	16	23	23	6	\$	29,406	\$	43,549	\$	43,549
2003	12	19	19	9	\$	21,799	\$	35,104	\$	35,104
2003	15	16	16	16	\$	29,456	\$	29,406	\$	29,406
2003	34	12	12	12	\$	61,441	\$	21,882	\$	21,882
2003	30	10	10	6	\$	60,670	\$	19,900	\$	19,900
2003	21	15	15	10	\$	476,830	\$	341,339	\$	341,339
	-2	0	-6	-6	\$	(53,751)	\$	-	\$	-
	#4 Less #3	#5 Less #4	#6 Less #5		\$	(135,491)	\$	(135,491)	\$	(135,491)
	-6	-6	-12		\$	(135,491)	\$	(135,491)	\$	(135,491)
	#4 Less Baseline	#5 Less Baseline	#6 Less Baseline		\$	(53,751)	\$	(135,491)	\$	(135,491)

FIG. 24B

FIG. 24D

FIG. 24A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 24D

54/127

FIG 24A

Scenario 6		Baseline		Scenario 4		Scenario 5		Scenario 6		Baseline		Scenario 4		Scenario 5	
Monthly and Daily Totals										Averages		Averages		Averages	
Adjustments FTE		Average FTE Cost per Manual Adjustment		Average FTE Cost per Manual Adjustment		Average FTE Cost per Manual Adjustment		Average FTE Cost per Manual Adjustment		Adjustments FTE Hiring Trigger		Adjustments FTE Hiring Trigger		Adjustments FTE Hiring Trigger	
Cost															
\$ 5,773 \$		0.26 \$		0.26 \$		0.26 \$		0.26 \$		2		2		2	
\$ 5,674 \$		0.23 \$		0.23 \$		0.23 \$		0.23 \$		2		3		3	
\$ 5,672 \$		0.20 \$		0.20 \$		0.20 \$		0.20 \$		2		2		2	
\$ 6,935 \$		0.20 \$		0.20 \$		0.20 \$		0.20 \$		2		3		3	
\$ 6,753 \$		0.26 \$		0.26 \$		0.26 \$		0.26 \$		2		2		2	
\$ 6,072 \$		0.18 \$		0.18 \$		0.18 \$		0.18 \$		3		3		3	
\$ 5,674 \$		0.23 \$		0.23 \$		0.23 \$		0.23 \$		2		3		3	
\$ 4,678 \$		0.23 \$		0.23 \$		0.23 \$		0.23 \$		2		2		2	
\$ 3,683 \$		0.24 \$		0.24 \$		0.24 \$		0.24 \$		2		2		2	
\$ 4,443 \$		0.26 \$		0.26 \$		0.26 \$		0.26 \$		2		2		2	
\$ 5,674 \$		0.24 \$		0.24 \$		0.24 \$		0.24 \$		3		3		3	
\$ 6,321 \$		0.26 \$		0.26 \$		0.26 \$		0.26 \$		2		2		2	
\$ 68,749 \$		0.23 \$		0.23 \$		0.23 \$		0.23 \$		2		2		2	
\$ -		\$ -		\$ -		\$ -		\$ -		0		0		0	
# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3	
\$ -		\$ -		\$ -		\$ -		\$ -		0		0		0	
# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	
\$ -		\$ -		\$ -		\$ -		\$ -		0		0		0	
\$ 6,072 \$		0.32 \$		0.32 \$		0.32 \$		0.32 \$		2		2		2	
\$ 5,674 \$		0.33 \$		0.33 \$		0.33 \$		0.33 \$		3		3		3	
\$ 6,072 \$		0.36 \$		0.36 \$		0.36 \$		0.36 \$		2		2		2	
\$ 5,599 \$		0.32 \$		0.32 \$		0.32 \$		0.32 \$		3		3		3	
\$ 6,993 \$		0.34 \$		0.34 \$		0.34 \$		0.34 \$		3		3		3	
\$ 7,698 \$		0.35 \$		0.35 \$		0.35 \$		0.35 \$		2		2		2	
\$ 7,266 \$		0.32 \$		0.32 \$		0.32 \$		0.32 \$		2		3		3	
\$ 7,698 \$		0.35 \$		0.35 \$		0.35 \$		0.35 \$		2		2		2	
\$ 6,108 \$		0.33 \$		0.31 \$		0.31 \$		0.31 \$		3		3		3	
\$ 4,322 \$		0.35 \$		0.31 \$		0.31 \$		0.31 \$		3		3		3	
\$ 8,328 \$		0.33 \$		0.30 \$		0.30 \$		0.30 \$		3		3		3	
\$ 4,977 \$		0.37 \$		0.33 \$		0.33 \$		0.33 \$		3		3		3	
\$ 76,803 \$		0.34 \$		0.32 \$		0.32 \$		0.32 \$		3		3		3	
\$ (10,394)		\$ (0.01) \$		\$ -		\$ (0.05)		\$ (0.07)		0		0		0	
# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3		# 5 Less # 4		# 6 Less # 5		# 4 Less # 3	
\$ (20,978)		\$ (0.02) \$		\$ (0.02) \$		\$ (0.07)		\$ (0.07)		0		0		0	
# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	
\$ (20,978)		\$ -		\$ -		\$ -		\$ -		0		0		0	
\$ 8,395 \$		0.36 \$		0.32 \$		0.32 \$		0.32 \$		3		3		3	
\$ 10,584 \$		0.36 \$		0.32 \$		0.31 \$		0.31 \$		2		2		2	
\$ 4,712 \$		0.34 \$		0.30 \$		0.31 \$		0.31 \$		2		2		2	
\$ 4,015 \$		0.32 \$		0.30 \$		0.26 \$		0.14		2		2		2	
\$ 13,131 \$		0.24 \$		0.21 \$		0.21 \$		0.15		3		3		3	
\$ 7,980 \$		0.26 \$		0.29 \$		0.25 \$		0.13		3		3		3	

FIG. 24C



Applicant: Burl Shannon Hinkle      Serial No.: 09/845,397      Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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55/127

\$	2,970	\$	0.35	\$	0.18	\$	0.18	\$	0.14	2	2	2	2
\$	5,699	\$	0.33	\$	0.26	\$	0.26	\$	0.16	2	3	3	3
\$	14,616	\$	0.28	\$	0.26	\$	0.26	\$	0.16	2	2	2	2
\$	9,577	\$	0.24	\$	0.24	\$	0.24	\$	0.13	3	2	2	2
\$	3,716	\$	0.30	\$	0.23	\$	0.23	\$	0.14	2	3	3	3
\$	20,895	\$	0.35	\$	0.26	\$	0.26	\$	0.17	2	2	2	2
\$	106,294	\$	0.29	\$	0.25	\$	0.25	\$	0.15	2	2	2	2
\$	(53,179)	\$	(0.02)	\$	(0.02)	\$	(0.02)	\$	(0.10)	0	0	0	0
\$	# 6 Less # 5	\$	(0.06)	\$	(0.03)	\$	(0.03)	\$	(0.15)	0	0	0	0
\$	(143,114)	\$	(0.04)	\$	(0.03)	\$	(0.03)	\$	(0.15)	0	0	0	0
\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline
\$	(143,114)	\$	(0.03)	\$	(0.03)	\$	(0.03)	\$	(0.15)	0	0	0	0
\$	15,014	\$	0.23	\$	0.25	\$	0.25	\$	0.11	3	2	2	2
\$	7,764	\$	0.19	\$	0.16	\$	0.16	\$	0.12	2	2	2	2
\$	3,542	\$	0.23	\$	0.17	\$	0.17	\$	0.13	3	3	3	3
\$	5,782	\$	0.23	\$	0.20	\$	0.20	\$	0.13	2	2	2	2
\$	17,096	\$	0.23	\$	0.26	\$	0.26	\$	0.17	3	3	3	3
\$	15,678	\$	0.27	\$	0.24	\$	0.24	\$	0.10	2	2	2	2
\$	8,262	\$	0.30	\$	0.22	\$	0.22	\$	0.15	2	2	2	2
\$	4,355	\$	0.31	\$	0.21	\$	0.21	\$	0.14	2	2	2	2
\$	21,550	\$	0.30	\$	0.19	\$	0.19	\$	0.14	2	2	2	2
\$	17,270	\$	0.24	\$	0.25	\$	0.25	\$	0.10	3	3	3	3
\$	9,830	\$	0.24	\$	0.23	\$	0.23	\$	0.14	2	2	2	2
\$	12,266	\$	0.30	\$	0.25	\$	0.25	\$	0.17	2	2	2	2
\$	138,410	\$	0.24	\$	0.21	\$	0.21	\$	0.13	2	2	2	2
\$	(144,466)	\$	(0.01)	\$	0.01	\$	(0.09)	\$	(0.09)	0	0	0	0
\$	# 6 Less # 5	\$	(0.03)	\$	(0.03)	\$	(0.12)	\$	(0.12)	0	0	0	0
\$	(283,117)	\$	(0.03)	\$	(0.03)	\$	(0.12)	\$	(0.12)	0	0	0	0
\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline
\$	(283,117)	\$	(0.03)	\$	(0.03)	\$	(0.12)	\$	(0.12)	0	0	0	0
\$	27,506	\$	0.34	\$	0.18	\$	0.18	\$	0.12	1	3	3	3
\$	20,041	\$	0.29	\$	0.26	\$	0.26	\$	0.11	2	3	3	3
\$	13,960	\$	0.31	\$	0.26	\$	0.26	\$	0.11	2	2	2	2
\$	7,018	\$	0.24	\$	0.21	\$	0.21	\$	0.13	2	3	3	3
\$	11,713	\$	0.23	\$	0.23	\$	0.23	\$	0.14	3	2	2	2
\$	23,956	\$	0.25	\$	0.23	\$	0.23	\$	0.13	2	2	2	2
\$	16,690	\$	0.22	\$	0.19	\$	0.19	\$	0.10	3	2	2	2
\$	10,410	\$	0.32	\$	0.25	\$	0.25	\$	0.13	3	3	3	3
\$	16,200	\$	0.29	\$	0.16	\$	0.16	\$	0.13	2	2	2	2
\$	29,406	\$	0.31	\$	0.25	\$	0.25	\$	0.10	2	3	3	3
\$	21,882	\$	0.24	\$	0.23	\$	0.23	\$	0.10	2	2	2	2
\$	16,507	\$	0.28	\$	0.25	\$	0.25	\$	0.14	3	2	2	2
\$	215,298	\$	0.26	\$	0.22	\$	0.22	\$	0.12	2	2	2	2
\$	(126,051)	\$	(0.01)	\$	(0.01)	\$	(0.10)	\$	(0.10)	0	0	0	0
\$	# 6 Less # 5	\$	(0.05)	\$	(0.05)	\$	(0.15)	\$	(0.15)	0	0	0	0
\$	(261,541)	\$	(0.05)	\$	(0.05)	\$	(0.15)	\$	(0.15)	0	0	0	0
\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline	\$	# 4 Less Baseline	\$	# 5 Less Baseline	\$	# 6 Less Baseline
\$	(261,541)	\$	(0.05)	\$	(0.05)	\$	(0.15)	\$	(0.15)	0	0	0	0

FIG. 24B

FIG. 24D

FIG 24C



**FIG 25B** **56/127**

MODEL OUTPUT SUM	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages
Year	Adjustments, FTE Hiring Trigger	# CMs Created	# CMs Created	# CMs Created	# CMs Created	# Other Adjustment Items Created	# Other Adjustment Items Created
1999	2	303	303	303	303	355	355
1999	3	317	317	317	317	371	371
1999	2	355	355	355	355	415	415
1999	3	361	361	361	361	423	423
1999	2	356	356	356	356	417	417
1999	3	362	362	362	362	423	423
1999	3	357	357	357	357	418	418
1999	2	380	380	380	380	445	445
1999	2	397	397	397	397	464	464
1999	2	445	445	445	445	520	520
1999	3	503	503	503	503	589	589
1999	2	650	650	650	650	761	761
1999	2	399	399	399	399	467	467
1999	0	0	0	0	0	0	0
	# 3 Less # 2		# 5 Less Baseline	# 6 Less # 5	# 6 Less # 5		# 5 Less Baseline
	0		0	0	0		0
	# 3 Less Baseline		# 6 Less Baseline	# 6 Less Baseline			
2000	2	440	440	440	440	519	519
2000	3	438	438	438	438	519	519
2000	2	490	490	490	490	581	581
2000	3	499	499	499	499	591	591
2000	3	492	492	492	492	583	583
2000	2	499	499	499	499	592	592
2000	3	493	493	493	493	584	584
2000	2	525	525	525	525	622	622
2000	3	547	547	547	547	649	649
2000	3	613	613	613	613	727	727
2000	3	711	711	711	711	844	844
2000	3	895	895	895	895	1063	1063
2000	3	553	553	553	553	656	656
	# 3 Less # 2						# 5 Less Baseline
	0						0
	# 3 Less Baseline						
2001	3	727	727	727	727	810	810
2001	2	800	800	800	800	865	865
2001	2	885	885	885	885	965	965
2001	2	896	896	896	896	982	982
2001	3	887	887	887	887	966	966
2001	2	897	897	897	897	981	981

**FIG. 25A**

**FIG 25C**

Applicant: **Barl Shannon Hinkle** Serial No.: **09/845,397** Atty. Dkt. No.: **17243-00037**  
**Title: METH DS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
**John S. Benfick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070**  
**57/127**

2001	3	888	888	888	888	970	970
2001	2	940	940	940	940	1031	1031
2001	3	975	975	975	975	1073	1073
2001	3	1081	1081	1081	1081	1199	1199
2001	2	1209	1209	1209	1209	1352	1352
2001	2	1539	1539	1539	1539	1739	1739
2001	2	977	977	977	977	1078	1078
2001	0	0	0	0	0	0	0
	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
	0		0	0	0		0
	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
2002	3	1213	1213	1213	1213	1186	1186
2002	3	1310	1310	1310	1310	1185	1185
2002	2	1417	1417	1417	1417	1310	1310
2002	3	1431	1431	1431	1431	1329	1329
2002	2	1420	1420	1420	1420	1314	1314
2002	3	1426	1426	1426	1426	1328	1328
2002	3	1419	1419	1419	1419	1315	1315
2002	2	1486	1486	1486	1486	1392	1392
2002	2	1527	1527	1527	1527	1443	1443
2002	2	1661	1661	1661	1661	1600	1600
2002	3	1816	1816	1816	1816	1788	1788
2002	2	2248	2248	2248	2248	2776	2776
2002	2	1531	1531	1531	1531	1455	1455
2002	0	0	0	0	0	0	0
	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
	0		0	0	0		0
	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
2003	2	1887	1887	1887	1887	1599	1599
2003	3	2100	2100	2100	2100	1627	1627
2003	3	2234	2234	2234	2234	1782	1782
2003	2	2248	2248	2248	2248	1804	1804
2003	2	2238	2238	2238	2238	1788	1788
2003	3	2236	2236	2236	2236	1800	1800
2003	2	2318	2318	2318	2318	1882	1882
2003	3	2365	2365	2365	2365	1944	1944
2003	3	2532	2532	2532	2532	2137	2137
2003	2	2719	2719	2719	2719	2366	2366
2003	2	3285	3285	3285	3285	2977	2977
2003	2	2366	2366	2366	2366	1958	1958
2003	0	0	0	0	0	0	0
	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline
	0		0	0	0		0
	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		

FIG. 25B

FIG 25D

FIG 25A



Applicant: **Burl Shannon Hinkle** Serial No.: **09/845,397** Atty. Dkt. No.: **17243-00037**  
Title: **METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 25D

58/127

FIG 25A

Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1	
Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages	
# Other Adjustment Items Created		# Other Adjustment Items Created		# Adjustments Items Created		# Adjustments Items Created		# Adjustments Items Created		# Adjustments Items Created		# CMs Backlog		# CMs Backlog	
355		355		\$ 1,859,952		\$ 1,859,952		\$ 1,859,952		\$ 1,859,952		\$ 756,964		\$ 756,964	
371		371		\$ 1,943,122		\$ 1,943,122		\$ 1,943,122		\$ 1,943,122		\$ 780,729		\$ 780,729	
415		415		\$ 2,177,439		\$ 2,177,439		\$ 2,177,439		\$ 2,177,439		\$ 773,572		\$ 773,572	
423		423		\$ 2,216,566		\$ 2,216,566		\$ 2,216,566		\$ 2,216,566		\$ 801,473		\$ 801,473	
417		417		\$ 2,185,047		\$ 2,185,047		\$ 2,185,047		\$ 2,185,047		\$ 407,842		\$ 407,842	
423		423		\$ 2,217,464		\$ 2,217,464		\$ 2,217,464		\$ 2,217,464		\$ 320,184		\$ 320,184	
418		418		\$ 2,189,123		\$ 2,189,123		\$ 2,189,123		\$ 2,189,123		\$ 304,812		\$ 304,812	
445		445		\$ 2,332,465		\$ 2,332,465		\$ 2,332,465		\$ 2,332,465		\$ 842,316		\$ 842,316	
464		464		\$ 2,432,192		\$ 2,432,192		\$ 2,432,192		\$ 2,432,192		\$ 2,523,780		\$ 2,523,780	
520		520		\$ 2,727,744		\$ 2,727,744		\$ 2,727,744		\$ 2,727,744		\$ 3,229,271		\$ 3,229,271	
589		589		\$ 3,065,595		\$ 3,065,595		\$ 3,065,595		\$ 3,065,595		\$ 2,931,513		\$ 2,931,513	
761		761		\$ 3,988,842		\$ 3,988,842		\$ 3,988,842		\$ 3,988,842		\$ 4,632,519		\$ 4,632,519	
467		467		\$ 2,446,363		\$ 2,446,363		\$ 2,446,363		\$ 2,446,363		\$ 1,400,415		\$ 1,400,415	
0		0		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 1 Less Baseline		# 1 Less Baseline	
0		0		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline	
519		519		\$ 2,712,823		\$ 2,712,823		\$ 2,712,823		\$ 2,712,823		\$ 7,139,475		\$ 7,139,475	
519		519		\$ 2,709,061		\$ 2,709,061		\$ 2,709,061		\$ 2,709,061		\$ 8,812,383		\$ 8,812,383	
581		581		\$ 3,034,298		\$ 3,034,298		\$ 3,034,298		\$ 3,034,298		\$ 11,765,267		\$ 11,765,267	
591		591		\$ 3,088,502		\$ 3,088,502		\$ 3,088,502		\$ 3,088,502		\$ 15,644,743		\$ 15,644,743	
583		583		\$ 3,044,854		\$ 3,044,854		\$ 3,044,854		\$ 3,044,854		\$ 17,911,111		\$ 17,911,111	
592		592		\$ 3,089,318		\$ 3,089,318		\$ 3,089,318		\$ 3,089,318		\$ 17,616,814		\$ 17,616,814	
584		584		\$ 3,050,421		\$ 3,050,421		\$ 3,050,421		\$ 3,050,421		\$ 18,056,450		\$ 18,056,450	
622		622		\$ 3,249,418		\$ 3,249,418		\$ 3,249,418		\$ 3,249,418		\$ 18,868,128		\$ 18,868,128	
649		649		\$ 3,387,713		\$ 3,387,713		\$ 3,387,713		\$ 3,387,713		\$ 17,691,833		\$ 17,691,833	
727		727		\$ 3,797,921		\$ 3,797,921		\$ 3,797,921		\$ 3,797,921		\$ 19,980,920		\$ 19,980,920	
844		844		\$ 4,404,987		\$ 4,404,987		\$ 4,404,987		\$ 4,404,987		\$ 15,444,852		\$ 15,444,852	
1063		1027		\$ 5,548,706		\$ 5,548,706		\$ 5,548,706		\$ 5,548,706		\$ 15,004,791		\$ 15,004,791	
656		647		\$ 3,426,494		\$ 3,426,494		\$ 3,426,494		\$ 3,426,494		\$ 15,614,731		\$ 15,614,731	
0		-9		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 1 Less Baseline		# 1 Less Baseline	
0		-9		\$ -		\$ -		\$ -		\$ -		\$ -		\$ -	
# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline	
810		782		\$ 4,304,200		\$ 4,304,200		\$ 4,304,200		\$ 4,304,200		\$ 14,135,929		\$ 13,897,659	
865		835		\$ 4,639,115		\$ 4,639,115		\$ 4,639,115		\$ 4,639,115		\$ 7,524,637		\$ 7,386,991	
965		932		\$ 5,161,642		\$ 5,161,642		\$ 5,161,642		\$ 5,161,642		\$ 5,997,510		\$ 7,638,970	
982		890		\$ 5,246,221		\$ 5,246,221		\$ 5,246,221		\$ 5,246,221		\$ 4,806,247		\$ 4,412,028	
966		935		\$ 5,178,532		\$ 5,178,532		\$ 5,178,532		\$ 5,178,532		\$ 5,053,231		\$ 818,482	
981		948		\$ 5,243,858		\$ 5,243,858		\$ 5,243,858		\$ 5,243,858		\$ 5,116,876		\$ 576,205	

FIG. 25C



**Applicant: Earl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037**  
**Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
**John S. Beuflick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070**  
**59/127**

970	937	\$	5,185,292	\$	5,185,292	\$	5,059,802	\$	2,058,063	\$	1,579,678
1031	996	\$	5,505,833	\$	5,505,833	\$	5,372,411	\$	7,167,584	\$	7,740,484
1073	1037	\$	5,724,959	\$	5,724,959	\$	5,586,078	\$	2,070,975	\$	2,217,351
1159	1158	\$	6,383,439	\$	6,383,439	\$	6,228,240	\$	833,637	\$	833,637
1352	1306	\$	7,177,880	\$	7,177,880	\$	7,002,945	\$	1,480,593	\$	1,440,934
1739	1679	\$	9,204,732	\$	9,204,732	\$	8,979,735	\$	7,377,146	\$	8,708,246
1078	1036	\$	5,746,309	\$	5,746,309	\$	5,580,660	\$	4,343,063	\$	4,856,303
0	-37	\$	(26,813)	\$	-	\$	(138,835)	\$	513,240	\$	
# 2 Less #1	# 3 Less #2		# 1 Less Baseline		# 2 Less #1		# 3 Less #2		# 1 Less Baseline		
-5	-42		\$		(26,813)	\$	(165,648)				
# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline						
1186	1145	\$	6,557,811	\$	6,557,811	\$	6,404,382	\$	5,280,926	\$	2,257,043
1185	1145	\$	6,772,077	\$	6,772,077	\$	6,568,734	\$	1,138,490	\$	1,108,604
1310	1265	\$	7,376,351	\$	7,376,351	\$	7,206,968	\$	1,109,933	\$	1,120,416
1379	1264	\$	7,474,281	\$	7,474,281	\$	7,302,273	\$	1,207,274	\$	1,288,083
1314	1269	\$	7,397,277	\$	7,397,277	\$	7,227,275	\$	1,125,905	\$	1,076,329
1328	1282	\$	7,459,618	\$	7,459,618	\$	7,287,812	\$	1,441,524	\$	2,051,941
1315	1270	\$	7,398,790	\$	7,398,790	\$	7,228,656	\$	3,081,805	\$	9,574,582
1392	1344	\$	7,802,804	\$	7,802,804	\$	7,622,739	\$	11,798,157	\$	4,450,403
1443	1394	\$	8,067,438	\$	8,067,438	\$	7,680,712	\$	3,686,317	\$	1,328,682
1600	1545	\$	8,890,157	\$	8,890,157	\$	8,663,111	\$	1,312,029	\$	1,851,951
1788	1717	\$	9,867,606	\$	9,867,606	\$	9,636,210	\$	1,677,094	\$	2,924,295
2276	2198	\$	12,449,824	\$	12,449,824	\$	12,155,334	\$	4,569,295	\$	15,537,916
1455	1406	\$	8,122,003	\$	8,122,003	\$	7,933,676	\$	3,110,728	\$	3,707,935
0	-50	\$	-	\$	-	\$	(188,327)	\$	597,207	\$	
# 2 Less #1	# 3 Less #2		# 1 Less Baseline		# 2 Less #1		# 3 Less #2		# 1 Less Baseline		
0	-50		\$		-	\$	(188,327)				
# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline						
1599	1545	\$	9,275,697	\$	9,275,697	\$	9,068,749	\$	12,307,020	\$	2,344,785
1637	1572	\$	9,746,305	\$	9,746,305	\$	9,535,724	\$	19,871,494	\$	1,825,142
1782	1720	\$	10,558,442	\$	10,558,442	\$	10,377,979	\$	15,682,716	\$	2,158,670
1804	1742	\$	10,667,755	\$	10,667,755	\$	10,434,310	\$	1,998,463	\$	1,883,958
1788	1725	\$	10,584,077	\$	10,584,077	\$	10,352,928	\$	2,006,524	\$	2,136,322
1800	1738	\$	10,631,583	\$	10,631,583	\$	10,398,659	\$	1,643,219	\$	4,220,404
1766	1725	\$	10,575,279	\$	10,575,279	\$	10,344,128	\$	1,936,962	\$	16,776,939
1882	1817	\$	11,080,846	\$	11,080,846	\$	10,837,371	\$	3,652,979	\$	32,497,262
1944	1877	\$	11,394,372	\$	11,394,372	\$	11,142,896	\$	10,405,213	\$	14,771,592
2137	2064	\$	12,412,855	\$	12,412,855	\$	12,136,327	\$	26,154,367	\$	2,001,966
2366	2285	\$	13,599,578	\$	13,599,578	\$	13,293,383	\$	4,269,363	\$	2,144,786
2977	2875	\$	16,672,891	\$	16,672,891	\$	16,487,749	\$	2,765,414	\$	3,345,164
1958	1891	\$	11,449,973	\$	11,449,973	\$	11,196,679	\$	8,568,617	\$	7,176,631
0	-67	\$	-	\$	-	\$	(253,294)	\$	(1,392,020)	\$	
# 2 Less #1	# 3 Less #2		# 1 Less Baseline		# 2 Less #1		# 3 Less #2		# 1 Less Baseline		
0	-67		\$		-	\$	(253,294)				
# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline		# 3 Less Baseline						

FIG. 25B

FIG. 25D

FIG. 25C



FIG 26B

MODEL OUTPUT SUM	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages
Year	Adjustment, FTE Hiring Trigger	# CMs Created	# CMs Created	# CMs Created	# CMs Created	# Other Adjustment Items Created	# Other Adjustment Items Created
1999	2	303	303	303	303	355	355
1999	3	317	317	317	317	371	371
1999	2	355	355	355	355	415	415
1999	3	361	361	361	361	423	423
1999	2	356	356	356	356	417	417
1999	3	362	362	362	362	423	423
1999	3	357	357	357	357	418	418
1999	2	380	380	380	380	445	445
1999	2	397	397	397	397	464	464
1999	2	445	445	445	445	520	520
1999	3	503	503	503	503	589	589
1999	2	650	650	650	650	761	761
1999	2	399	399	399	399	467	467
	0	0	0	0	0	0	0
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		0	0	0		0
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2000	2	440	440	440	440	519	519
2000	3	438	438	438	438	519	519
2000	2	490	490	490	490	581	581
2000	3	499	499	499	499	591	591
2000	3	492	492	492	492	583	583
2000	2	499	499	499	499	592	592
2000	3	493	493	493	493	584	584
2000	2	525	525	525	525	622	622
2000	3	547	547	547	547	649	649
2000	3	613	613	613	613	727	727
2000	3	711	711	711	711	844	844
2000	3	895	895	895	895	1063	1063
2000	3	553	553	553	553	656	656
	0		0	0	0		-61
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		0	0	0		-70
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2001	3	727	727	727	727	810	587
2001	2	800	800	800	800	865	627
2001	2	885	885	885	885	965	700
2001	2	896	896	896	896	982	668
2001	3	887	887	887	887	966	702
2001	2	897	897	897	897	981	712

FIG. 26A

FIG 26C



2001	2	888	888	888	888	970	703
2001	3	940	940	940	940	1031	748
2001	2	975	975	975	975	1073	778
2001	3	1081	1081	1081	1081	1199	870
2001	2	1209	1209	1209	1209	1352	980
2001	2	1539	1539	1539	1539	1739	1261
2001	2	977	973	973	973	1078	778
	0		0	0	0		-258
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		-5	-5	-5		-300
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2002	2	1213	1213	1213	1213	1186	860
2002	3	1310	1310	1310	1310	1185	859
2002	2	1417	1417	1417	1417	1310	949
2002	3	1431	1431	1431	1431	1329	963
2002	2	1420	1420	1420	1420	1314	952
2002	3	1426	1426	1426	1426	1328	962
2002	2	1419	1419	1419	1419	1315	953
2002	2	1486	1486	1486	1486	1392	1009
2002	2	1527	1527	1527	1527	1443	1046
2002	3	1661	1661	1661	1661	1600	1160
2002	3	1816	1816	1816	1816	1788	1296
2002	2	2248	2248	2248	2248	2176	1650
2002	2	1531	1531	1531	1531	1455	1055
	0		0	0	0		-351
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		0	0	0		-401
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2003	3	1887	1887	1887	1887	1599	1159
2003	2	2100	2100	2100	2100	1627	1179
2003	3	2234	2234	2234	2234	1782	1291
2003	2	2248	2248	2248	2248	1804	1307
2003	2	2238	2238	2238	2238	1788	1294
2003	2	2236	2236	2236	2236	1800	1304
2003	3	2233	2233	2233	2233	1766	1294
2003	3	2318	2318	2318	2318	1882	1363
2003	2	2365	2365	2365	2365	1944	1406
2003	3	2532	2532	2532	2532	2137	1548
2003	2	2719	2719	2719	2719	2366	1715
2003	3	3285	3285	3285	3285	2977	2157
2003	2	2366	2366	2366	2366	1958	1418
	0		0	0	0		-472
	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
	0		0	0	0		-539
	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline

FIG. 26B

FIG 26D

FIG 26A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 26D

62/127

FIG 26A

Scenario 5		Scenario 6		Baseline		Scenario 4		Scenario 5		Scenario 6		Baseline		Scenario 4	
Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages	
# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created	# Other Adjustment Items Created
355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355
371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371
415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415
423	423	423	423	423	423	423	423	423	423	423	423	423	423	423	423
417	417	417	417	417	417	417	417	417	417	417	417	417	417	417	417
423	423	423	423	423	423	423	423	423	423	423	423	423	423	423	423
418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418
445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445
464	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464
520	520	520	520	520	520	520	520	520	520	520	520	520	520	520	520
589	589	589	589	589	589	589	589	589	589	589	589	589	589	589	589
761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761
467	467	467	467	467	467	467	467	467	467	467	467	467	467	467	467
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline
519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519
519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519
581	581	581	581	581	581	581	581	581	581	581	581	581	581	581	581
591	591	591	591	591	591	591	591	591	591	591	591	591	591	591	591
583	583	583	583	583	583	583	583	583	583	583	583	583	583	583	583
592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592
584	584	584	584	584	584	584	584	584	584	584	584	584	584	584	584
622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622
649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649
727	727	727	727	727	727	727	727	727	727	727	727	727	727	727	727
844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844
1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063	1063
666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4	# 5 Less # 4
-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70	-70
# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline	# 5 Less Baseline
810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810
865	865	865	865	865	865	865	865	865	865	865	865	865	865	865	865
965	965	965	965	965	965	965	965	965	965	965	965	965	965	965	965
982	982	982	982	982	982	982	982	982	982	982	982	982	982	982	982
966	966	966	966	966	966	966	966	966	966	966	966	966	966	966	966
981	981	981	981	981	981	981	981	981	981	981	981	981	981	981	981

FIG. 26C



703	694	\$	5,185,292	\$	4,178,545	\$	4,178,545	\$	4,145,218	\$	2,058,063	\$	747,653
748	738	\$	5,505,833	\$	4,435,490	\$	4,435,490	\$	4,400,056	\$	7,167,584	\$	1,402,321
778	769	\$	5,774,959	\$	4,610,846	\$	4,610,846	\$	4,573,975	\$	2,070,975	\$	816,349
870	859	\$	6,383,439	\$	5,138,495	\$	5,138,495	\$	5,097,276	\$	853,637	\$	1,419,992
980	968	\$	7,177,880	\$	5,774,706	\$	5,774,706	\$	5,728,245	\$	1,480,593	\$	1,099,934
1261	1245	\$	9,204,732	\$	7,400,127	\$	7,400,127	\$	7,340,367	\$	7,377,146	\$	11,902,284
778	768	\$	5,746,309	\$	4,605,773	\$	4,605,773	\$	4,568,900	\$	4,343,063	\$	4,685,105
0	-10	\$		\$	(974,888)	\$	-	\$	(36,872)	\$	228,997	\$	
# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3					
-300	-310	\$		(262,818)	(26,813)	(165,648)	\$						
# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline					
860	1145	\$	6,457,811	\$	5,325,913	\$	5,325,913	\$	5,285,179	\$	5,288,926	\$	3,063,632
859	1145	\$	6,722,077	\$	5,490,092	\$	5,490,092	\$	5,449,390	\$	1,138,490	\$	1,108,604
949	1265	\$	7,376,351	\$	6,014,940	\$	6,014,940	\$	5,969,951	\$	1,309,933	\$	1,120,416
963	1264	\$	7,474,281	\$	6,092,644	\$	6,092,644	\$	6,046,985	\$	1,207,274	\$	1,291,259
952	1269	\$	7,397,277	\$	6,031,703	\$	6,031,703	\$	5,986,576	\$	1,175,905	\$	1,291,259
962	1282	\$	7,459,618	\$	6,079,629	\$	6,079,629	\$	6,034,073	\$	1,441,524	\$	1,441,524
953	1270	\$	7,398,790	\$	6,032,172	\$	6,032,172	\$	5,987,010	\$	3,081,805	\$	3,452,564
1009	1344	\$	7,802,804	\$	6,356,550	\$	6,356,550	\$	6,308,750	\$	1,179,157	\$	991,041
1046	1394	\$	8,067,438	\$	6,567,792	\$	6,567,792	\$	6,518,223	\$	3,686,317	\$	1,199,405
1160	1545	\$	8,890,157	\$	7,227,573	\$	7,227,573	\$	7,172,606	\$	1,312,029	\$	4,295,894
1296	1717	\$	9,867,606	\$	8,009,815	\$	8,009,815	\$	7,948,380	\$	1,677,094	\$	20,129,014
1650	2198	\$	12,449,824	\$	10,085,974	\$	10,085,974	\$	10,007,781	\$	4,269,275	\$	13,753,253
1055	1406	\$	8,122,003	\$	6,609,566	\$	6,609,566	\$	6,559,571	\$	3,110,728	\$	5,336,215
0	-13	\$		(1,324,109)	-	(49,995)	\$						
# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3					
-401	-414	\$		(1,512,436)	(1,512,436)	(1,562,432)	\$						
# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline					
1159	1144	\$	9,275,697	\$	7,612,088	\$	7,612,088	\$	9,068,749	\$	12,307,020	\$	1,650,492
1179	1164	\$	9,746,305	\$	8,052,060	\$	8,052,060	\$	9,535,724	\$	19,871,494	\$	1,504,884
1291	1274	\$	10,558,442	\$	8,704,346	\$	8,704,346	\$	10,327,929	\$	15,652,716	\$	1,815,417
1307	1291	\$	10,667,755	\$	8,790,187	\$	8,790,187	\$	10,434,310	\$	1,958,463	\$	1,905,379
1294	1278	\$	10,584,077	\$	8,724,881	\$	8,724,881	\$	10,352,928	\$	2,006,524	\$	1,155,851
1304	1268	\$	10,651,583	\$	8,758,263	\$	8,758,263	\$	10,398,659	\$	1,653,219	\$	23,944,048
1294	1278	\$	10,575,279	\$	8,716,109	\$	8,716,109	\$	10,344,128	\$	1,936,962	\$	6,075,552
1363	1346	\$	11,080,846	\$	9,122,818	\$	9,122,818	\$	10,837,371	\$	3,652,979	\$	2,017,693
1406	1390	\$	11,394,372	\$	9,372,243	\$	9,372,243	\$	11,142,896	\$	10,405,223	\$	1,997,495
1548	1529	\$	12,412,855	\$	10,189,823	\$	10,189,823	\$	12,136,377	\$	26,154,367	\$	2,080,166
1715	1693	\$	13,599,578	\$	11,138,722	\$	11,138,722	\$	13,293,383	\$	4,269,343	\$	3,906,960
2157	2130	\$	16,677,891	\$	13,778,634	\$	13,778,634	\$	16,487,749	\$	2,765,414	\$	23,508,873
1418	1400	\$	11,449,973	\$	9,413,348	\$	9,413,348	\$	11,196,679	\$	8,568,647	\$	6,966,642
0	-18	\$		(1,783,331)	-	(67,211)	\$						
# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3					
-539	-557	\$		(2,036,625)	(2,036,625)	(2,103,836)	\$						
# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline					

FIG. 26B

FIG. 26D



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Bealick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 27B

64/127

MODEL OUTPUT SUM	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMS Backlog	# CMS Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	Total \$ Adjustments Backlog
1999 \$	756,964 \$	756,964 \$	4,924,942 \$	4,924,942 \$	4,924,942 \$	4,924,942 \$	5,661,906 \$
1999 \$	780,729 \$	780,729 \$	1,368,588 \$	1,368,588 \$	1,368,588 \$	1,368,588 \$	1,649,317 \$
1999 \$	273,572 \$	273,572 \$	1,393,777 \$	1,393,777 \$	1,393,777 \$	1,393,777 \$	1,667,350 \$
1999 \$	301,473 \$	301,473 \$	1,147,546 \$	1,147,546 \$	1,147,546 \$	1,147,546 \$	1,449,018 \$
1999 \$	407,842 \$	407,842 \$	1,923,174 \$	1,923,174 \$	1,923,174 \$	1,923,174 \$	2,331,017 \$
1999 \$	320,184 \$	320,184 \$	1,067,601 \$	1,067,601 \$	1,067,601 \$	1,067,601 \$	1,387,783 \$
1999 \$	304,812 \$	304,812 \$	1,697,383 \$	1,697,383 \$	1,697,383 \$	1,697,383 \$	2,002,196 \$
1999 \$	842,316 \$	842,316 \$	3,991,650 \$	3,991,650 \$	3,991,650 \$	3,991,650 \$	4,833,966 \$
1999 \$	2,533,780 \$	2,533,780 \$	12,157,057 \$	12,157,057 \$	12,157,057 \$	12,157,057 \$	14,680,836 \$
1999 \$	3,229,271 \$	3,229,271 \$	17,132,495 \$	17,132,495 \$	17,132,495 \$	17,132,495 \$	20,361,766 \$
1999 \$	2,931,513 \$	2,931,513 \$	16,202,512 \$	16,202,512 \$	16,202,512 \$	16,202,512 \$	19,134,028 \$
1999 \$	4,632,519 \$	4,632,519 \$	22,610,788 \$	22,610,788 \$	22,610,788 \$	22,610,788 \$	27,243,307 \$
1999 \$	1,400,415 \$	1,400,415 \$	7,134,793 \$	7,134,793 \$	7,134,793 \$	7,134,793 \$	8,535,307 \$
\$	\$	\$	\$	\$	\$	\$	\$
# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$	\$	\$	\$	\$	\$	\$	\$
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline
2000 \$	7,139,475 \$	7,139,475 \$	35,269,107 \$	35,269,107 \$	35,269,107 \$	35,269,107 \$	42,408,582 \$
2000 \$	8,812,383 \$	8,812,383 \$	43,746,300 \$	43,746,300 \$	43,746,300 \$	43,746,300 \$	52,598,683 \$
2000 \$	11,765,267 \$	11,765,267 \$	56,067,020 \$	56,067,020 \$	56,067,020 \$	56,067,020 \$	67,832,286 \$
2000 \$	15,644,743 \$	15,644,743 \$	72,486,310 \$	72,486,310 \$	72,486,310 \$	72,486,310 \$	88,131,053 \$
2000 \$	17,911,111 \$	17,911,111 \$	85,350,989 \$	85,350,989 \$	85,350,989 \$	85,350,989 \$	103,262,100 \$
2000 \$	17,616,814 \$	17,616,814 \$	90,268,210 \$	90,268,210 \$	90,268,210 \$	90,268,210 \$	107,888,024 \$
2000 \$	18,096,450 \$	18,096,450 \$	95,020,597 \$	95,020,597 \$	95,020,597 \$	95,020,597 \$	113,117,047 \$
2000 \$	18,868,128 \$	18,868,128 \$	99,542,880 \$	99,542,880 \$	99,542,880 \$	99,542,880 \$	118,411,008 \$
2000 \$	17,691,833 \$	17,691,833 \$	98,884,778 \$	98,884,778 \$	98,884,778 \$	98,884,778 \$	116,576,611 \$
2000 \$	17,930,775 \$	20,124,142 \$	105,178,420 \$	104,623,004 \$	106,976,335 \$	104,819,249 \$	125,159,341 \$
2000 \$	20,263,214 \$	15,412,783 \$	93,977,303 \$	92,752,750 \$	96,633,452 \$	92,506,971 \$	109,372,154 \$
2000 \$	15,884,918 \$	14,428,829 \$	86,216,349 \$	82,179,010 \$	85,046,495 \$	78,441,359 \$	102,221,140 \$
2000 \$	15,263,158 \$	15,311,295 \$	80,163,188 \$	79,642,183 \$	80,515,957 \$	79,408,231 \$	95,577,919 \$
\$	\$	\$	\$	\$	\$	\$	\$
# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$	\$	\$	\$	\$	\$	\$	\$
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline
2001 \$	13,778,776 \$	13,778,776 \$	81,715,736 \$	79,505,770 \$	80,552,171 \$	74,134,669 \$	95,851,665 \$
2001 \$	7,041,121 \$	7,041,121 \$	47,256,302 \$	46,407,739 \$	45,269,211 \$	44,571,015 \$	55,080,960 \$
2001 \$	5,765,598 \$	5,765,598 \$	29,093,485 \$	26,095,307 \$	28,074,649 \$	25,093,307 \$	35,092,985 \$
2001 \$	1,851,883 \$	1,851,883 \$	10,987,181 \$	10,661,118 \$	10,661,118 \$	13,657,783 \$	12,916,470 \$
2001 \$	703,415 \$	703,415 \$	1,875,695 \$	2,291,094 \$	1,999,225 \$	2,991,000 \$	2,579,110 \$
2001 \$	837,785 \$	837,785 \$	2,929,133 \$	3,514,308 \$	3,594,151 \$	2,851,731 \$	3,747,134 \$

FIG. 27A

FIG 27C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
65/127

2001	\$	3,059,565	\$	1,848,682	\$	8,789,064	\$	7,581,165	\$	13,161,120	\$	7,570,905	\$	10,847,117
2001	\$	1,429,825	\$	7,801,226	\$	30,021,394	\$	31,770,868	\$	6,152,349	\$	32,129,702	\$	37,188,978
2001	\$	895,092	\$	1,167,109	\$	10,064,988	\$	11,402,465	\$	3,151,577	\$	5,293,035	\$	12,133,963
2001	\$	2,971,669	\$	1,475,035	\$	3,288,991	\$	3,142,972	\$	13,174,980	\$	5,869,790	\$	4,142,628
2001	\$	10,054,960	\$	7,206,553	\$	5,592,347	\$	5,850,320	\$	44,675,947	\$	28,019,974	\$	7,077,940
2001	\$	3,139,246	\$	3,945,974	\$	30,678,067	\$	35,297,261	\$	17,730,302	\$	18,342,529	\$	38,043,214
2001	\$	4,290,411	\$	4,456,109	\$	21,882,865	\$	23,909,111	\$	22,339,735	\$	21,702,291	\$	26,215,928
	\$	(565,892)	\$	165,697	\$		\$	2,026,245	\$	(1,569,375)	\$	(637,444)	\$	
	# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2					
	\$	(52,651)	\$	113,046			\$	456,870		\$	(160,574)			
	# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline					
2002	\$	1,219,631	\$	1,008,497	\$	24,908,752	\$	12,213,131	\$	2,858,374	\$	2,708,611	\$	30,189,680
2002	\$	1,158,103	\$	1,053,733	\$	2,208,944	\$	2,512,147	\$	4,506,863	\$	2,903,898	\$	3,347,434
2002	\$	1,008,002	\$	1,517,219	\$	2,483,432	\$	2,517,231	\$	3,268,190	\$	4,664,579	\$	3,793,364
2002	\$	3,266,268	\$	3,475,163	\$	2,487,062	\$	4,886,388	\$	13,377,576	\$	13,742,511	\$	3,689,336
2002	\$	16,491,455	\$	16,421,305	\$	2,972,792	\$	3,529,977	\$	53,623,827	\$	51,813,218	\$	4,008,697
2002	\$	11,106,114	\$	10,286,714	\$	5,833,876	\$	8,398,891	\$	45,640,631	\$	41,664,936	\$	7,278,401
2002	\$	1,195,562	\$	1,236,210	\$	11,952,800	\$	32,292,106	\$	2,830,660	\$	2,574,241	\$	15,034,604
2002	\$	1,489,213	\$	1,357,328	\$	42,278,505	\$	19,315,401	\$	4,832,358	\$	4,604,452	\$	54,076,661
2002	\$	1,267,979	\$	1,566,884	\$	18,119,036	\$	2,531,219	\$	3,881,256	\$	6,371,103	\$	21,803,333
2002	\$	4,731,323	\$	7,619,252	\$	3,176,034	\$	7,061,597	\$	19,108,769	\$	26,210,919	\$	4,488,063
2002	\$	16,272,482	\$	7,431,904	\$	5,333,939	\$	10,766,695	\$	63,418,408	\$	29,872,534	\$	7,011,033
2002	\$	6,217,833	\$	1,900,787	\$	17,772,989	\$	58,786,773	\$	29,011,450	\$	6,570,969	\$	22,042,464
2002	\$	5,453,630	\$	4,572,666	\$	11,622,763	\$	13,734,296	\$	20,575,697	\$	16,036,632	\$	14,733,491
	\$	1,745,696	\$	(880,964)	\$		\$	2,111,533	\$	6,791,401	\$	(4,488,864)	\$	
	# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2					
	\$	2,342,903	\$	1,461,939			\$	8,902,934		\$	4,414,069			
	# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline					
2003	\$	1,588,865	\$	1,559,186	\$	45,636,467	\$	10,483,476	\$	4,036,446	\$	4,309,014	\$	57,943,487
2003	\$	1,775,808	\$	1,775,808	\$	64,315,257	\$	2,975,096	\$	3,621,698	\$	3,521,997	\$	84,186,751
2003	\$	1,703,694	\$	3,873,540	\$	55,434,500	\$	6,274,097	\$	4,818,354	\$	12,751,142	\$	71,087,217
2003	\$	1,888,045	\$	4,250,692	\$	4,250,692	\$	5,293,115	\$	5,812,221	\$	36,996,925	\$	6,209,155
2003	\$	3,293,731	\$	9,842,569	\$	4,945,390	\$	7,273,792	\$	11,450,906	\$	34,275,842	\$	6,951,914
2003	\$	10,891,717	\$	1,807,736	\$	4,985,707	\$	15,096,570	\$	34,229,070	\$	3,343,727	\$	6,772,923
2003	\$	3,880,382	\$	1,887,332	\$	4,835,960	\$	51,768,999	\$	13,357,695	\$	3,217,073	\$	6,772,923
2003	\$	1,833,696	\$	1,833,696	\$	13,313,432	\$	101,758,200	\$	4,245,339	\$	4,961,164	\$	17,166,410
2003	\$	1,678,717	\$	2,583,643	\$	34,170,337	\$	64,297,901	\$	5,870,409	\$	6,115,636	\$	44,375,560
2003	\$	2,001,966	\$	5,705,707	\$	86,096,004	\$	5,536,004	\$	5,590,516	\$	19,791,117	\$	112,250,390
2003	\$	2,814,981	\$	21,671,106	\$	18,974,588	\$	7,032,923	\$	10,168,654	\$	68,466,631	\$	23,243,951
2003	\$	13,245,253	\$	43,971,486	\$	8,797,026	\$	11,817,837	\$	45,990,756	\$	146,379,201	\$	11,562,440
2003	\$	3,882,821	\$	9,049,421	\$	28,613,113	\$	24,133,747	\$	12,634,339	\$	28,675,789	\$	37,381,760
	\$	(3,293,800)	\$	5,166,600	\$		\$	(4,679,366)	\$	(11,699,409)	\$	16,241,450	\$	
	# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2					
	\$	(4,685,826)	\$	480,774			\$	(16,378,775)		\$	(137,324)			
	# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline					

FIG. 27B

FIG 27D

FIG 27A

**Applicant:** Burl Shannon Hinkle      **Serial No.:** 09/845,397      **Atty. Dkt. No.:** 17243-00037  
**Title:** METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
67/127

\$	9,160,844	\$	16,220,685	\$	9,369,587	1.98%	1.68%	2.99%	1.73%	816
\$	39,511,343	\$	7,592,174	\$	39,930,928	6.32%	6.72%	1.38%	6.80%	775
\$	13,624,815	\$	4,046,664	\$	6,480,144	2.01%	2.26%	0.67%	1.07%	3773
\$	3,978,608	\$	16,102,649	\$	7,344,825	0.62%	0.59%	2.34%	1.08%	4083
\$	7,139,254	\$	54,730,907	\$	35,226,527	0.94%	0.97%	7.25%	4.61%	1997
\$	44,005,507	\$	20,869,548	\$	22,288,053	4.12%	4.76%	2.57%	2.70%	1167
\$	28,765,414	\$	26,630,147	\$	26,158,400	4.77%	5.18%	4.79%	4.73%	2042
\$	2,539,486	\$	(2,136,267)	\$	(471,740)	0.40%	0.40%	-0.39%	-0.05%	
# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1	# 3 Less # 2	
\$		\$	404,219	\$	(67,527)			0.01%	-0.04%	
# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline		
\$	14,470,174	\$	4,078,006	\$	3,717,108	3.96%	1.62%	0.57%	0.47%	7086
\$	3,630,751	\$	5,664,966	\$	3,957,631	0.41%	0.45%	0.70%	0.49%	9718
\$	3,637,647	\$	4,276,192	\$	6,171,798	0.43%	0.42%	0.49%	0.70%	6989
\$	6,174,471	\$	16,593,844	\$	16,217,675	0.43%	0.70%	1.88%	1.84%	5674
\$	4,606,306	\$	70,115,382	\$	68,234,522	0.46%	0.53%	8.04%	7.82%	4573
\$	10,430,833	\$	55,746,745	\$	51,951,670	0.81%	1.16%	6.41%	5.87%	2530
\$	41,816,688	\$	4,026,221	\$	3,612,451	1.72%	4.81%	0.46%	0.41%	1338
\$	23,765,804	\$	6,321,571	\$	5,956,779	5.64%	2.69%	0.69%	0.63%	1331
\$	3,859,871	\$	5,169,235	\$	7,937,987	2.31%	0.41%	0.55%	0.84%	4612
\$	8,913,548	\$	23,840,092	\$	33,830,170	0.44%	0.66%	2.26%	3.22%	4682
\$	13,690,990	\$	79,690,891	\$	37,304,438	0.62%	1.20%	7.04%	3.40%	4524
\$	7,4319,688	\$	35,228,883	\$	8,421,755	1.65%	5.99%	2.89%	0.64%	2923
\$	17,442,231	\$	25,979,327	\$	20,609,499	1.59%	1.70%	2.66%	2.20%	4816
\$	2,708,740	\$	8,537,097	\$	(3,369,829)	0.11%	0.11%	0.96%	-0.46%	
# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1	# 3 Less # 2	
\$		\$	11,245,836	\$	5,876,008			1.07%	0.61%	
# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline		
\$	12,839,261	\$	5,622,312	\$	5,868,201	5.73%	0.97%	0.46%	0.61%	1851
\$	4,800,238	\$	5,397,506	\$	5,297,805	6.46%	0.37%	0.42%	0.41%	1694
\$	8,432,767	\$	6,522,048	\$	16,626,681	5.25%	0.61%	0.47%	1.19%	4172
\$	7,177,074	\$	7,700,266	\$	49,125,165	0.45%	0.53%	0.55%	3.54%	8172
\$	9,412,114	\$	14,744,637	\$	44,118,411	0.51%	0.58%	1.07%	3.20%	7532
\$	19,316,974	\$	45,140,786	\$	5,141,463	0.47%	1.37%	3.20%	0.37%	5961
\$	68,542,848	\$	17,238,077	\$	5,099,405	0.49%	4.99%	1.23%	0.37%	5225
\$	134,253,462	\$	6,079,035	\$	6,794,860	1.19%	9.35%	0.43%	0.47%	2260
\$	79,069,453	\$	7,549,126	\$	8,699,279	3.04%	5.40%	0.53%	0.59%	1995
\$	7,538,016	\$	7,592,482	\$	25,496,824	7.14%	0.48%	0.48%	1.61%	2575
\$	9,177,208	\$	12,983,635	\$	90,083,737	1.42%	0.54%	0.77%	5.30%	8064
\$	15,163,001	\$	59,236,008	\$	190,350,689	0.61%	0.79%	3.04%	9.95%	6884
\$	31,310,368	\$	16,317,160	\$	37,725,210	2.73%	2.17%	1.05%	2.30%	4717
\$	(6,071,392)	\$	(14,993,208)	\$	21,408,050		-0.56%	-1.12%	1.25%	
# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1	# 3 Less # 2	
\$		\$	(21,064,600)	\$	343,450			-1.68%	-0.43%	
# 2 Less Baseline		# 3 Less Baseline				# 2 Less Baseline		# 3 Less Baseline		

FIG. 27B

FIG. 27D

FIG. 27C

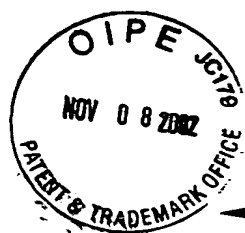


FIG 28B

68/127

MODEL OUTPUT SUM	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Year	# CMS Backlog	# CMS Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	# Other Adjustments Backlog	Total \$ Adjustments Backlog
1999 \$	756,964 \$	756,964 \$	4,924,942 \$	4,924,942 \$	4,924,942 \$	4,924,942 \$	5,681,906 \$
1999 \$	280,729 \$	280,729 \$	1,368,588 \$	1,368,588 \$	1,368,588 \$	1,368,588 \$	1,649,317 \$
1999 \$	273,572 \$	273,572 \$	1,393,777 \$	1,393,777 \$	1,393,777 \$	1,393,777 \$	1,667,340 \$
1999 \$	301,473 \$	301,473 \$	1,447,546 \$	1,447,546 \$	1,447,546 \$	1,447,546 \$	1,449,018 \$
1999 \$	407,842 \$	407,842 \$	1,923,174 \$	1,923,174 \$	1,923,174 \$	1,923,174 \$	2,331,017 \$
1999 \$	320,184 \$	320,184 \$	1,067,601 \$	1,067,601 \$	1,067,601 \$	1,067,601 \$	1,367,785 \$
1999 \$	304,812 \$	304,812 \$	1,697,385 \$	1,697,385 \$	1,697,385 \$	1,697,385 \$	2,002,196 \$
1999 \$	842,316 \$	842,316 \$	3,991,650 \$	3,991,650 \$	3,991,650 \$	3,991,650 \$	4,833,966 \$
1999 \$	2,533,780 \$	2,533,780 \$	12,157,057 \$	12,157,057 \$	12,157,057 \$	12,157,057 \$	14,680,836 \$
1999 \$	3,229,271 \$	3,229,271 \$	17,132,495 \$	17,132,495 \$	17,132,495 \$	17,132,495 \$	20,361,766 \$
1999 \$	2,931,513 \$	2,931,513 \$	16,202,512 \$	16,202,512 \$	16,202,512 \$	16,202,512 \$	19,134,025 \$
1999 \$	4,632,519 \$	4,632,519 \$	22,610,788 \$	22,610,788 \$	22,610,788 \$	22,610,788 \$	27,243,307 \$
1999 \$	1,400,415 \$	1,400,415 \$	7,134,793 \$	7,134,793 \$	7,134,793 \$	7,134,793 \$	8,435,307 \$
\$	- \$	- \$	\$	- \$	- \$	- \$	- \$
# 5 Less # 4	- \$	# 6 Less # 5	- \$	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	- \$
# 5 Less Baseline	- \$	# 6 Less Baseline	- \$	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	- \$
2000 \$	7,139,475 \$	7,139,475 \$	35,269,107 \$	35,269,107 \$	35,269,107 \$	35,269,107 \$	42,408,582 \$
2000 \$	8,812,383 \$	8,812,383 \$	43,746,300 \$	43,746,300 \$	43,746,300 \$	43,746,300 \$	52,458,683 \$
2000 \$	11,765,267 \$	11,765,267 \$	56,067,020 \$	56,067,020 \$	56,067,020 \$	56,067,020 \$	67,831,286 \$
2000 \$	15,644,743 \$	15,644,743 \$	72,486,310 \$	72,486,310 \$	72,486,310 \$	72,486,310 \$	88,131,053 \$
2000 \$	17,911,111 \$	17,911,111 \$	85,350,989 \$	85,350,989 \$	85,350,989 \$	85,350,989 \$	103,262,100 \$
2000 \$	17,616,814 \$	17,616,814 \$	90,268,210 \$	90,268,210 \$	90,268,210 \$	90,268,210 \$	107,883,024 \$
2000 \$	18,096,450 \$	18,096,450 \$	95,020,597 \$	95,020,597 \$	95,020,597 \$	95,020,597 \$	113,117,047 \$
2000 \$	18,868,128 \$	18,868,128 \$	99,542,880 \$	99,542,880 \$	99,542,880 \$	99,542,880 \$	118,411,008 \$
2000 \$	18,398,491 \$	17,073,293 \$	98,884,778 \$	98,400,024 \$	98,400,024 \$	98,019,832 \$	116,576,611 \$
2000 \$	21,548,841 \$	16,918,392 \$	105,178,420 \$	96,904,364 \$	96,904,364 \$	93,396,503 \$	125,139,341 \$
2000 \$	16,881,447 \$	10,511,428 \$	93,973,303 \$	82,162,698 \$	82,162,698 \$	71,403,055 \$	109,372,154 \$
2000 \$	15,758,438 \$	10,289,087 \$	86,216,349 \$	66,892,802 \$	66,892,802 \$	52,996,750 \$	102,221,140 \$
2000 \$	15,703,499 \$	14,220,548 \$	80,163,188 \$	76,834,125 \$	76,834,125 \$	74,455,629 \$	95,577,919 \$
\$	- \$	(1,492,951) \$	\$	(2,574,106) \$	- \$	(2,378,496) \$	- \$
# 5 Less # 4	- \$	# 6 Less # 5	- \$	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	- \$
# 5 Less Baseline	- \$	(1,194,183) \$	- \$	(3,319,083) \$	(3,319,063) \$	(5,707,559) \$	- \$
2001 \$	13,876,562 \$	7,043,930 \$	81,715,736 \$	60,492,003 \$	60,492,003 \$	39,392,847 \$	95,851,665 \$
2001 \$	6,511,169 \$	1,336,160 \$	47,556,302 \$	31,263,114 \$	31,263,114 \$	6,340,646 \$	55,080,960 \$
2001 \$	788,778 \$	2,723,205 \$	29,095,485 \$	1,528,564 \$	1,528,564 \$	8,647,091 \$	35,092,995 \$
2001 \$	1,068,786 \$	9,344,835 \$	10,987,181 \$	3,865,906 \$	3,865,906 \$	33,732,614 \$	12,916,420 \$
2001 \$	6,958,601 \$	2,486,396 \$	1,875,695 \$	19,454,077 \$	19,454,077 \$	12,964,503 \$	2,579,110 \$
2001 \$	2,271,713 \$	78,052 \$	2,929,133 \$	9,103,480 \$	9,103,480 \$	2,272,802 \$	3,747,134 \$

FIG. 28A

FIG 28C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Benlick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
69/127

2001	\$	747,653	\$	7,186,513	\$	8,789,064	\$	1,256,930	\$	1,256,930	\$	20,945,494	\$	10,847,127
2001	\$	1,407,321	\$	9,089,202	\$	30,071,394	\$	4,377,178	\$	4,377,178	\$	37,630,972	\$	37,188,978
2001	\$	8,163,469	\$	1,937,507	\$	10,064,988	\$	23,755,577	\$	23,755,577	\$	11,380,133	\$	12,133,963
2001	\$	1,419,992	\$	776,547	\$	3,298,991	\$	5,891,595	\$	5,891,595	\$	2,717,395	\$	4,142,628
2001	\$	1,099,934	\$	8,864,078	\$	5,592,347	\$	3,885,916	\$	3,885,916	\$	25,369,775	\$	7,072,940
2001	\$	11,902,284	\$	3,780,290	\$	30,678,067	\$	32,056,954	\$	32,056,954	\$	15,744,027	\$	38,055,214
2001	\$	4,683,105	\$	4,608,893	\$	21,882,865	\$	16,410,941	\$	16,410,941	\$	18,011,525	\$	26,225,928
	\$	-	\$	(76,213)	\$	-	\$	(5,291,350)	\$	-	\$	1,600,584	\$	-
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		
	\$	34,043	\$	265,830			\$	(5,471,924)	\$	(5,471,924)	\$	(3,871,340)		
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		
2002	\$	3,082,622	\$	1,008,497	\$	24,908,752	\$	12,596,060	\$	12,596,060	\$	2,101,102	\$	30,189,680
2002	\$	1,108,604	\$	1,098,611	\$	2,208,944	\$	1,586,509	\$	1,586,509	\$	3,469,296	\$	3,347,434
2002	\$	1,120,416	\$	15,351,253	\$	2,483,432	\$	1,904,758	\$	1,904,758	\$	33,707,815	\$	3,793,364
2002	\$	1,291,259	\$	22,572,214	\$	2,482,062	\$	3,112,995	\$	3,112,995	\$	68,156,475	\$	3,689,336
2002	\$	1,976,624	\$	11,857,152	\$	2,922,792	\$	6,027,230	\$	6,027,230	\$	48,297,366	\$	4,048,697
2002	\$	11,633,897	\$	1,249,483	\$	5,833,876	\$	27,912,489	\$	27,912,489	\$	2,040,140	\$	7,275,401
2002	\$	3,452,564	\$	1,158,959	\$	11,952,800	\$	10,667,718	\$	10,667,718	\$	3,360,615	\$	15,034,604
2002	\$	991,041	\$	13,334,909	\$	42,278,505	\$	2,823,791	\$	2,823,791	\$	32,875,791	\$	54,076,661
2002	\$	1,199,405	\$	3,805,756	\$	18,119,036	\$	2,611,516	\$	2,611,516	\$	16,466,790	\$	21,805,353
2002	\$	4,296,884	\$	1,312,029	\$	3,176,034	\$	12,507,446	\$	12,507,446	\$	2,648,790	\$	4,468,063
2002	\$	20,179,014	\$	2,700,207	\$	5,333,939	\$	50,945,990	\$	50,945,990	\$	8,478,635	\$	7,011,033
2002	\$	13,753,253	\$	15,995,722	\$	17,772,989	\$	44,196,076	\$	44,196,076	\$	49,616,522	\$	22,042,764
2002	\$	5,336,215	\$	7,619,983	\$	11,622,763	\$	14,741,048	\$	14,741,048	\$	22,768,278	\$	14,733,491
	\$	-	\$	2,283,767	\$	-	\$	(1,295,784)	\$	-	\$	8,027,230	\$	-
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		
	\$	2,775,488	\$	4,509,255			\$	3,118,285	\$	3,118,285	\$	11,145,515		
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		
2003	\$	1,650,492	\$	1,815,789	\$	45,636,467	\$	2,444,884	\$	2,444,884	\$	7,015,393	\$	57,945,487
2003	\$	1,504,884	\$	1,825,142	\$	64,315,257	\$	2,657,438	\$	2,657,438	\$	2,940,455	\$	84,186,751
2003	\$	1,815,417	\$	2,216,631	\$	55,434,500	\$	4,462,448	\$	4,462,448	\$	4,966,962	\$	71,087,217
2003	\$	1,945,279	\$	10,396,493	\$	4,250,692	\$	5,063,383	\$	5,063,383	\$	25,377,179	\$	6,209,155
2003	\$	11,557,851	\$	24,894,580	\$	4,945,390	\$	24,439,595	\$	24,439,595	\$	67,073,105	\$	6,951,914
2003	\$	25,944,048	\$	3,129,445	\$	4,985,707	\$	60,657,174	\$	60,657,174	\$	11,068,175	\$	6,628,976
2003	\$	6,075,552	\$	1,862,332	\$	4,835,960	\$	18,909,058	\$	18,909,058	\$	2,746,694	\$	6,772,973
2003	\$	2,017,693	\$	5,497,554	\$	13,313,452	\$	4,421,335	\$	4,421,335	\$	14,851,012	\$	17,166,410
2003	\$	1,997,495	\$	16,248,639	\$	34,170,337	\$	2,689,950	\$	2,689,950	\$	43,237,263	\$	44,575,560
2003	\$	2,060,166	\$	2,001,966	\$	86,096,004	\$	3,307,544	\$	3,307,544	\$	3,914,092	\$	112,754,390
2003	\$	3,506,960	\$	2,359,093	\$	18,974,588	\$	9,508,609	\$	9,508,609	\$	3,811,676	\$	23,243,951
2003	\$	23,508,873	\$	5,802,652	\$	8,797,026	\$	55,298,161	\$	55,298,161	\$	17,134,797	\$	11,562,440
2003	\$	6,966,642	\$	6,508,876	\$	28,613,113	\$	16,321,632	\$	16,321,632	\$	17,007,217	\$	37,381,760
	\$	-	\$	(460,766)	\$	-	\$	(12,334,157)	\$	-	\$	684,595	\$	-
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		
	\$	(1,602,005)	\$	(2,062,771)			\$	(12,491,482)	\$	(12,491,482)	\$	(11,805,986)		
	# 5 Less	# 4	# 6 Less	# 5			# 4 Less	# 3	# 5 Less	# 4	# 6 Less	# 5		

FIG. 28B

FIG 28D

FIG 28A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 28D

70/127

FIG 28A

Scenario 4		Scenario 5		Scenario 6		Baseline		Scenario 4		Scenario 5		Scenario 6		Baseline	
Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages	
Total \$ Adjustments Backlog	Total \$ Adjustments Backlog	Total \$ Adjustments Backlog	Total \$ Adjustments Backlog	Total \$ Adjustments Backlog	Total \$ Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog	% Volume Adjustments Backlog
\$ 4,681,906	\$ 4,681,906	\$ 4,681,906	\$ 4,681,906	\$ 4,681,906	\$ 4,681,906	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%
\$ 1,649,317	\$ 1,649,317	\$ 1,649,317	\$ 1,649,317	\$ 1,649,317	\$ 1,649,317	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
\$ 1,667,350	\$ 1,667,350	\$ 1,667,350	\$ 1,667,350	\$ 1,667,350	\$ 1,667,350	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%
\$ 1,449,018	\$ 1,449,018	\$ 1,449,018	\$ 1,449,018	\$ 1,449,018	\$ 1,449,018	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%	0.64%
\$ 2,331,017	\$ 2,331,017	\$ 2,331,017	\$ 2,331,017	\$ 2,331,017	\$ 2,331,017	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%
\$ 1,387,785	\$ 1,387,785	\$ 1,387,785	\$ 1,387,785	\$ 1,387,785	\$ 1,387,785	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%
\$ 2,002,196	\$ 2,002,196	\$ 2,002,196	\$ 2,002,196	\$ 2,002,196	\$ 2,002,196	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
\$ 4,833,966	\$ 4,833,966	\$ 4,833,966	\$ 4,833,966	\$ 4,833,966	\$ 4,833,966	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
\$ 14,680,836	\$ 14,680,836	\$ 14,680,836	\$ 14,680,836	\$ 14,680,836	\$ 14,680,836	5.96%	5.96%	5.96%	5.96%	5.96%	5.96%	5.96%	5.96%	5.96%	5.96%
\$ 20,361,766	\$ 20,361,766	\$ 20,361,766	\$ 20,361,766	\$ 20,361,766	\$ 20,361,766	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%
\$ 19,134,025	\$ 19,134,025	\$ 19,134,025	\$ 19,134,025	\$ 19,134,025	\$ 19,134,025	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%
\$ 27,243,307	\$ 27,243,307	\$ 27,243,307	\$ 27,243,307	\$ 27,243,307	\$ 27,243,307	7.13%	7.13%	7.13%	7.13%	7.13%	7.13%	7.13%	7.13%	7.13%	7.13%
\$ 8,535,207	\$ 8,535,207	\$ 8,535,207	\$ 8,535,207	\$ 8,535,207	\$ 8,535,207	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline
\$ 42,408,582	\$ 42,408,582	\$ 42,408,582	\$ 42,408,582	\$ 42,408,582	\$ 42,408,582	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%
\$ 52,458,683	\$ 52,458,683	\$ 52,458,683	\$ 52,458,683	\$ 52,458,683	\$ 52,458,683	19.33%	19.33%	19.33%	19.33%	19.33%	19.33%	19.33%	19.33%	19.33%	19.33%
\$ 67,832,286	\$ 67,832,286	\$ 67,832,286	\$ 67,832,286	\$ 67,832,286	\$ 67,832,286	22.31%	22.31%	22.31%	22.31%	22.31%	22.31%	22.31%	22.31%	22.31%	22.31%
\$ 88,131,053	\$ 88,131,053	\$ 88,131,053	\$ 88,131,053	\$ 88,131,053	\$ 88,131,053	28.61%	28.61%	28.61%	28.61%	28.61%	28.61%	28.61%	28.61%	28.61%	28.61%
\$ 103,262,100	\$ 103,262,100	\$ 103,262,100	\$ 103,262,100	\$ 103,262,100	\$ 103,262,100	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%
\$ 107,885,024	\$ 107,885,024	\$ 107,885,024	\$ 107,885,024	\$ 107,885,024	\$ 107,885,024	34.42%	34.42%	34.42%	34.42%	34.42%	34.42%	34.42%	34.42%	34.42%	34.42%
\$ 113,117,047	\$ 113,117,047	\$ 113,117,047	\$ 113,117,047	\$ 113,117,047	\$ 113,117,047	37.24%	37.24%	37.24%	37.24%	37.24%	37.24%	37.24%	37.24%	37.24%	37.24%
\$ 118,411,008	\$ 118,411,008	\$ 118,411,008	\$ 118,411,008	\$ 118,411,008	\$ 118,411,008	36.51%	36.51%	36.51%	36.51%	36.51%	36.51%	36.51%	36.51%	36.51%	36.51%
\$ 116,696,716	\$ 116,696,716	\$ 116,696,716	\$ 116,696,716	\$ 116,696,716	\$ 116,696,716	34.41%	34.41%	34.41%	34.41%	34.41%	34.41%	34.41%	34.41%	34.41%	34.41%
\$ 118,453,205	\$ 118,453,205	\$ 118,453,205	\$ 118,453,205	\$ 118,453,205	\$ 118,453,205	32.96%	32.96%	32.96%	32.96%	32.96%	32.96%	32.96%	32.96%	32.96%	32.96%
\$ 99,044,145	\$ 99,044,145	\$ 99,044,145	\$ 99,044,145	\$ 99,044,145	\$ 99,044,145	23.58%	23.58%	23.58%	23.58%	23.58%	23.58%	23.58%	23.58%	23.58%	23.58%
\$ 82,651,640	\$ 82,651,640	\$ 82,651,640	\$ 82,651,640	\$ 82,651,640	\$ 82,651,640	19.63%	19.63%	19.63%	19.63%	19.63%	19.63%	19.63%	19.63%	19.63%	19.63%
\$ 92,537,624	\$ 92,537,624	\$ 92,537,624	\$ 92,537,624	\$ 92,537,624	\$ 92,537,624	27.66%	27.66%	27.66%	27.66%	27.66%	27.66%	27.66%	27.66%	27.66%	27.66%
\$ 2,181,502	\$ -	\$ -	\$ -	\$ -	\$ -	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%	-0.49%
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3
(3,040,295)	(3,040,295)	(3,040,295)	(3,040,295)	(3,040,295)	(3,040,295)	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%	-0.63%
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline
\$ 74,368,566	\$ 74,368,566	\$ 74,368,566	\$ 74,368,566	\$ 74,368,566	\$ 74,368,566	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%
\$ 37,784,283	\$ 37,784,283	\$ 37,784,283	\$ 37,784,283	\$ 37,784,283	\$ 37,784,283	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
\$ 2,317,341	\$ 2,317,341	\$ 2,317,341	\$ 2,317,341	\$ 2,317,341	\$ 2,317,341	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
\$ 4,934,692	\$ 4,934,692	\$ 4,934,692	\$ 4,934,692	\$ 4,934,692	\$ 4,934,692	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%
\$ 26,412,679	\$ 26,412,679	\$ 26,412,679	\$ 26,412,679	\$ 26,412,679	\$ 26,412,679	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%
\$ 11,375,193	\$ 11,375,193	\$ 11,375,193	\$ 11,375,193	\$ 11,375,193	\$ 11,375,193	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%

FIG. 28C

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\$	9,160,844 \$	16,220,685 \$	9,369,587	1.98%	0.36%	0.36%	5.19%	816
\$	39,511,343 \$	7,582,174 \$	39,930,928	6.33%	0.96%	0.96%	8.02%	715
\$	13,624,815 \$	4,046,664 \$	6,480,144	2.01%	5.29%	5.29%	2.21%	3773
\$	3,978,608 \$	16,102,649 \$	7,344,825	0.67%	1.17%	1.17%	0.52%	4083
\$	7,291,254 \$	54,730,307 \$	35,226,517	0.94%	0.66%	0.66%	4.47%	1997
\$	44,004,507 \$	20,869,548 \$	22,788,023	4.12%	4.75%	4.75%	2.38%	1167
\$	28,765,414 \$	26,630,147 \$	26,158,400	4.77%	3.74%	3.74%	3.93%	2042
\$	2,839,486 \$	(2,135,267) \$	(471,746)		-0.99%	0.00%	0.19%	
# 4 Less # 3								
# 5 Less # 4								
# 6 Less # 5								
# 4 Less Baseline								
# 5 Less Baseline								
# 6 Less Baseline								
\$	14,470,174 \$	4,078,006 \$	3,717,108	3.96%	1.75%	1.75%	0.45%	7086
\$	3,620,751 \$	5,664,966 \$	3,957,631	0.41%	0.33%	0.33%	0.56%	9718
\$	3,637,647 \$	4,276,192 \$	6,171,798	0.43%	0.35%	0.35%	5.51%	6989
\$	6,174,471 \$	16,593,841 \$	16,217,675	0.47%	0.50%	0.50%	10.26%	5674
\$	4,606,306 \$	70,115,282 \$	68,234,522	0.46%	0.92%	0.92%	6.88%	2430
\$	10,430,832 \$	56,746,745 \$	51,951,670	0.81%	4.39%	4.39%	0.37%	4573
\$	41,816,688 \$	4,026,221 \$	3,612,451	1.72%	1.57%	1.57%	0.74%	1338
\$	23,765,804 \$	6,321,571 \$	5,956,779	5.64%	0.42%	0.42%	4.96%	1221
\$	3,859,871 \$	5,169,235 \$	7,937,987	2.31%	0.40%	0.40%	4.61%	4612
\$	8,913,548 \$	23,840,092 \$	33,830,170	0.44%	1.60%	1.60%	0.39%	6582
\$	13,690,990 \$	79,691,891 \$	37,304,438	0.62%	6.25%	6.25%	0.98%	4574
\$	74,319,688 \$	35,228,883 \$	8,421,755	1.65%	4.66%	4.66%	4.94%	2923
\$	17,442,231 \$	28,979,377 \$	20,609,499	1.59%	1.93%	1.93%	3.18%	4816
\$	2,708,740 \$	8,537,097 \$	(5,369,829)		-0.27%	0.00%	1.25%	
# 4 Less # 3								
# 5 Less # 4								
# 6 Less # 5								
# 4 Less Baseline								
# 5 Less Baseline								
# 6 Less Baseline								
\$	12,839,261 \$	5,622,312 \$	5,868,201	5.73%	0.32%	0.32%	0.64%	1851
\$	4,800,238 \$	5,397,506 \$	5,297,805	6.46%	0.32%	0.32%	0.37%	1695
\$	8,432,767 \$	6,572,048 \$	16,626,681	5.25%	0.46%	0.46%	0.52%	4172
\$	7,177,074 \$	7,700,266 \$	49,125,165	0.45%	0.50%	0.50%	2.58%	8172
\$	9,412,114 \$	14,744,637 \$	44,118,411	0.51%	2.62%	2.62%	6.68%	7252
\$	19,316,974 \$	45,140,786 \$	5,141,463	0.47%	6.17%	6.17%	1.03%	5961
\$	68,542,848 \$	17,238,077 \$	5,099,405	0.49%	1.77%	1.77%	0.33%	5225
\$	134,255,462 \$	6,079,035 \$	6,794,860	1.19%	0.45%	0.45%	1.40%	2460
\$	79,069,453 \$	7,549,126 \$	8,699,279	3.04%	0.32%	0.32%	4.06%	1995
\$	7,538,016 \$	7,592,482 \$	25,496,824	7.14%	0.47%	0.47%	0.38%	2575
\$	9,177,208 \$	12,983,635 \$	90,083,737	1.42%	0.77%	0.77%	0.37%	8064
\$	15,163,001 \$	59,236,008 \$	190,350,699	0.61%	4.05%	4.05%	1.18%	6884
\$	31,310,368 \$	16,317,160 \$	37,725,210	2.73%	1.52%	1.52%	1.63%	4717
\$	(6,071,392) \$	(14,993,208) \$	21,408,050		-0.78%	0.00%	0.11%	
# 4 Less # 3								
# 5 Less # 4								
# 6 Less # 5								
# 4 Less Baseline								
# 5 Less Baseline								
# 6 Less Baseline								
\$	3,040,295 \$	(21,064,600) \$	343,450		-1.21%	-1.21%	-1.10%	
# 4 Less Baseline								
# 5 Less Baseline								
# 6 Less Baseline								

FIG. 28B

FIG. 28D

FIG 28C



FIG 29B

MODEL OUTPUT SUM	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages
Year	# CMs Completed	# CMs Completed	# CMs Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed
1999	453	453	453	493	493	493	493
1999	708	708	708	411	411	411	411
1999	942	942	942	444	444	444	444
1999	1084	1084	1084	489	489	489	489
1999	736	736	736	469	469	469	469
1999	1050	1050	1050	465	465	465	465
1999	690	690	690	440	440	440	440
1999	553	553	553	374	374	374	374
1999	353	353	353	361	361	361	361
1999	450	450	450	509	509	509	509
1999	502	502	502	588	588	588	588
1999	533	533	533	568	568	568	568
1999	671	671	671	468	468	468	468
1999	0	0	0	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1
2000	434	434	434	449	449	449	449
2000	385	385	385	404	404	404	404
2000	387	387	387	392	392	392	392
2000	408	408	408	400	400	400	400
2000	479	479	479	482	482	482	482
2000	488	488	488	529	529	529	529
2000	491	491	491	544	544	544	544
2000	475	475	475	532	532	532	532
2000	638	621	621	742	742	720	720
2000	469	487	487	532	525	534	533
2000	1056	1060	1060	1349	1355	1333	1331
2000	585	604	604	679	711	725	723
2000	525	527	527	586	590	587	587
2000	0	0	2	0	4	-3	-1
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1
2001	984	993	956	1233	1212	1237	1156
2001	1060	1064	1064	1460	1432	1463	1400
2001	677	759	831	624	694	803	868
2001	1748	2831	3334	1672	1734	1658	1506
2001	4331	3827	2570	1188	1286	1163	1144
2001	1790	1831	2596	1163	1112	1072	1040

FIG. 29A

FIG 29C



Applicant: Burl Shannon Hinkle      Serial No.: 09/845,397      Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
73/127

2001	1063	761	873	820	826	707	791
2001	753	3499	977	690	658	1486	832
2001	4727	2758	2798	1814	1862	1308	1477
2001	4168	1498	1563	1481	1376	972	1193
2001	1592	1033	898	1314	1365	964	758
2001	1115	4232	3351	1102	1009	2436	2373
2001	2000	2090	1813	1230	1213	1268	1211
	-42	90	-76		-17	54	-56
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	48	-328			38		-19
# 2 Less Baseline	# 3 Less Baseline						
2002	6205	5333	6629	2505	2897	1927	1710
2002	8643	3008	4319	2240	1889	1412	1466
2002	7724	2197	2986	1945	1847	1345	1316
2002	3958	1399	1312	1566	1650	1051	1066
2002	3677	989	990	1569	1410	683	661
2002	1581	3279	3997	1436	1247	2373	2248
2002	1067	8148	7125	1141	793	1833	1674
2002	4238	4238	3967	931	2210	1613	1541
2002	5981	3233	1964	2439	2053	1542	1457
2002	3647	1499	1343	1931	1678	1170	1033
2002	2047	1566	4781	2146	1566	1378	2750
2002	2004	5020	7169	1886	1754	3144	2519
2002	4223	3326	3882	1811	1750	1614	1620
	-993	-997	556		-67	-135	6
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	-1490	-934			-197		-191
# 2 Less Baseline	# 3 Less Baseline						
2003	9738	9383	5868	1471	3070	2685	2156
2003	10442	9629	5274	1194	2490	2217	1732
2003	5860	4583	2344	2913	2143	2191	1627
2003	5065	4451	1863	2542	1965	2058	1232
2003	3195	2210	6857	2279	1962	1673	2758
2003	2380	1833	8462	2143	1544	1249	2647
2003	1859	9784	10045	1969	1225	3164	2216
2003	2275	9970	4591	1801	1535	2814	2153
2003	3992	7149	3199	1443	3265	2409	1985
2003	10173	4545	2415	1828	2904	2461	1787
2003	6328	3632	2152	3699	2780	2366	1446
2003	5045	2532	3150	3179	2714	1968	2300
2003	5529	5975	4768	2207	2298	2171	2003
	812	446	-1207		91	-27	-268
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	1258	51			65		-203
# 2 Less Baseline	# 3 Less Baseline						

FIG. 29B

FIG 29D

FIG 29A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 29D

74/127

FIG 29A

Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages	Monthly and Daily Averages
Total \$ Adjustments Completed	Total \$ Adjustments Completed	Total \$ Adjustments Completed	Total \$ Adjustments Completed	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)	# Collections FTEs (Collectors)
\$ 2,639,400	\$ 2,639,400	\$ 2,639,400	\$ 2,639,400	15	15	15	15
\$ 2,768,320	\$ 2,768,320	\$ 2,768,320	\$ 2,768,320	14	14	14	14
\$ 3,291,094	\$ 3,291,094	\$ 3,291,094	\$ 3,291,094	14	14	14	14
\$ 3,708,393	\$ 3,708,393	\$ 3,708,393	\$ 3,708,393	13	13	13	13
\$ 3,034,376	\$ 3,034,376	\$ 3,034,376	\$ 3,034,376	13	13	13	13
\$ 3,557,209	\$ 3,557,209	\$ 3,557,209	\$ 3,557,209	13	13	13	13
\$ 2,846,072	\$ 2,846,072	\$ 2,846,072	\$ 2,846,072	12	12	12	12
\$ 2,360,245	\$ 2,360,245	\$ 2,360,245	\$ 2,360,245	11	11	11	11
\$ 1,967,832	\$ 1,967,832	\$ 1,967,832	\$ 1,967,832	11	11	11	11
\$ 2,691,783	\$ 2,691,783	\$ 2,691,783	\$ 2,691,783	11	11	11	11
\$ 3,081,594	\$ 3,081,594	\$ 3,081,594	\$ 3,081,594	10	10	10	10
\$ 3,058,822	\$ 3,058,822	\$ 3,058,822	\$ 3,058,822	10	10	10	10
\$ 2,916,595	\$ 2,916,595	\$ 2,916,595	\$ 2,916,595	12	12	12	12
\$ -	\$ -	\$ -	\$ -	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less Baseline	# 3 Less # 2	# 1 Less Baseline	# 2 Less Baseline
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ 2,438,556	\$ 2,438,556	\$ 2,438,556	\$ 2,438,556	11	11	11	11
\$ 2,188,006	\$ 2,188,006	\$ 2,188,006	\$ 2,188,006	10	10	10	10
\$ 2,144,722	\$ 2,144,722	\$ 2,144,722	\$ 2,144,722	9	9	9	9
\$ 2,208,548	\$ 2,208,548	\$ 2,208,548	\$ 2,208,548	9	9	9	9
\$ 2,639,933	\$ 2,639,933	\$ 2,639,933	\$ 2,639,933	9	9	9	9
\$ 2,834,916	\$ 2,834,916	\$ 2,834,916	\$ 2,834,916	12	12	12	12
\$ 2,896,414	\$ 2,896,414	\$ 2,896,414	\$ 2,896,414	12	12	12	12
\$ 2,822,556	\$ 2,822,556	\$ 2,822,556	\$ 2,822,556	11	11	11	11
\$ 3,885,656	\$ 3,885,656	\$ 3,885,656	\$ 3,885,656	20	20	20	20
\$ 2,822,936	\$ 2,822,936	\$ 2,822,936	\$ 2,822,936	24	24	24	24
\$ 6,902,758	\$ 6,902,758	\$ 6,902,758	\$ 6,902,758	24	24	24	24
\$ 3,543,788	\$ 3,543,788	\$ 3,543,788	\$ 3,543,788	24	24	24	24
\$ 3,110,732	\$ 3,110,732	\$ 3,110,732	\$ 3,110,732	14	14	14	14
\$ -	\$ -	\$ -	\$ -	0	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less Baseline	# 3 Less # 2	# 1 Less Baseline	# 2 Less Baseline
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ 6,338,512	\$ 6,338,512	\$ 6,338,512	\$ 6,338,512	29	29	29	29
\$ 7,335,117	\$ 7,335,117	\$ 7,335,117	\$ 7,335,117	47	47	47	47
\$ 4,427,404	\$ 4,427,404	\$ 4,427,404	\$ 4,427,404	65	65	65	65
\$ 11,024,949	\$ 11,024,949	\$ 11,024,949	\$ 11,024,949	67	67	67	67
\$ 11,268,759	\$ 11,268,759	\$ 11,268,759	\$ 11,268,759	50	50	50	50
\$ 8,446,824	\$ 8,446,824	\$ 8,446,824	\$ 8,446,824	31	31	31	31

FIG. 29C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

75/127

FIG. 29B

\$	4,494,434	\$	4,942,724	\$	3,974,946		4,483,398	13	12	9	9
\$	3,936,577	\$	3,776,299		11,612,050		4,733,232	3	13	9	9
\$	13,319,804	\$	15,378,813		9,670,311		10,373,490	1	13	10	10
\$	12,593,005	\$	12,346,166		6,014,510		7,185,644	2	15	11	11
\$	8,385,508	\$	7,885,229		5,410,863		4,402,624	15	15	11	11
\$	6,161,458	\$	5,721,186		16,456,637		14,706,535	33	18	14	14
\$	8,146,025	\$	8,010,214		8,370,040		7,684,542	30	21	10	10
\$		\$	(135,811)		359,626		(685,496)		-9	-11	0
	#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2
			22,015		(461,463)						
			#2 Less Baseline		#3 Less Baseline						
\$	21,611,047	\$	21,581,945		16,473,880		17,827,099	52	20	15	15
\$	25,126,749	\$	21,956,848		10,491,079		12,942,965	70	17	13	13
\$	19,328,938	\$	20,221,626		8,847,582		10,090,728	72	19	14	14
\$	15,645,499	\$	13,018,163		6,369,020		6,272,821	54	20	15	15
\$	13,768,213	\$	11,631,833		4,276,116		4,193,957	36	19	14	14
\$	9,795,966	\$	7,619,802		14,586,051		15,341,728	18	20	15	15
\$	6,603,900	\$	4,825,076		20,894,766		18,439,759	3	19	14	14
\$	5,608,062	\$	15,612,547		13,356,363		12,621,465	1	20	15	15
\$	17,119,676	\$	17,483,976		11,365,201		8,870,398	3	21	16	16
\$	18,480,230	\$	12,590,132		6,988,869		6,203,746	18	21	16	16
\$	15,860,734	\$	9,425,174		7,512,898		18,585,223	35	25	18	18
\$	12,134,197	\$	10,058,569		20,481,602		21,605,638	54	26	20	20
\$	15,098,601	\$	13,848,158		11,799,452		12,774,644	35	20	15	15
\$		\$	(1,250,443)		(2,048,705)		975,192		-14	-5	0
	#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2
			(3,199,149)		(2,373,957)						
			#2 Less Baseline		#3 Less Baseline						
\$	8,727,760	\$	28,292,928		26,229,541		18,205,412	73	21	21	21
\$	7,415,907	\$	27,310,711		24,882,634		15,583,878	91	5	7	7
\$	18,154,869	\$	18,140,689		17,849,220		10,163,373	109	5	2	2
\$	23,615,461	\$	16,106,927		15,402,792		7,849,149	120	21	8	8
\$	21,557,784	\$	12,887,720		10,108,202		22,173,296	106	39	26	26
\$	18,314,085	\$	9,911,212		7,861,077		24,507,954	88	75	45	45
\$	16,471,457	\$	7,811,928		28,729,121		25,595,325	70	57	62	62
\$	11,020,500	\$	9,699,601		27,726,782		17,720,028	52	93	80	80
\$	8,868,158	\$	19,174,865		21,355,652		12,980,456	34	111	88	88
\$	11,319,892	\$	28,412,260		18,803,348		10,889,411	19	125	70	70
\$	27,798,239	\$	21,273,004		15,164,879		9,151,259	6	113	52	52
\$	23,809,543	\$	18,900,063		11,772,954		14,086,190	1	95	34	34
\$	16,472,805	\$	18,160,154		18,873,850		15,742,144	64	63	41	41
\$		\$	1,737,349		663,696		(3,081,706)		-1	-22	0
	#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2
			2,401,046		(680,660)						
			#2 Less Baseline		#3 Less Baseline						

FIG. 29D

FIG. 29C



FIG 30B

76/127

MODEL OUTPUT SUM	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages
Year	# CMs Completed	# CMs Completed	# CMs Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed	# Other Adjustments Completed
1999	453	453	453	493	493	493	493
1999	708	708	708	411	411	411	411
1999	942	942	942	444	444	444	444
1999	1084	1084	1084	489	489	489	489
1999	736	736	736	469	469	469	469
1999	1050	1050	1050	465	465	465	465
1999	690	690	690	440	440	440	440
1999	543	543	543	374	374	374	374
1999	353	353	353	361	361	361	361
1999	450	450	450	509	509	509	509
1999	502	502	502	588	588	588	588
1999	533	533	533	568	568	568	568
1999	671	671	671	468	468	468	468
1999	0	0	0	0	0	0	0
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	0	0	0		0	0	0
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2000	434	434	434	449	449	449	449
2000	385	385	385	404	404	404	404
2000	387	387	387	392	392	392	392
2000	408	408	408	400	400	400	400
2000	479	479	479	482	482	482	482
2000	488	488	488	529	529	529	529
2000	491	491	491	544	544	544	544
2000	475	475	475	532	532	532	532
2000	599	599	658	742	673	673	661
2000	454	454	579	532	439	439	528
2000	1079	1079	1029	1349	1100	1100	1152
2000	578	572	642	679	546	546	587
2000	572	572	538	586	541	541	555
2000	-4	0	16		-46	-3	14
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-1	-1	15		-45	1	-31
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2001	1021	1021	1003	1233	954	954	1049
2001	1090	1090	2971	1460	1128	1128	1039
2001	2170	2170	1036	624	928	928	505
2001	1070	1070	847	1672	670	670	498
2001	652	652	2853	1188	403	403	1237
2001	2360	2360	2070	1163	1235	1235	785

FIG. 30A

FIG 30C



Applicant: Burl Shannon Hinkle      Serial No.: 09/845,397      Atty. Dkt. No.: 17243-00037  
Title: **METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS**  
John S. Beaulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
**77/127**

2001	3346	3346	679	820	911	911	333
2001	1096	1096	967	690	691	691	663
2001	877	877	2930	1814	549	549	1410
2001	2690	2690	2544	1481	1307	1307	891
2001	1721	1721	844	1314	980	980	420
2001	974	974	3993	1102	589	589	1833
2001	1589	1589	1891	1230	862	862	888
	-225	0	302		-349	0	26
# 4 Less # 3	-453	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2002	5177	5177	5318	2505	2253	2253	1163
2002	7799	7799	2066	2240	1572	1572	797
2002	5918	5918	882	1945	1373	1373	347
2002	3178	3178	1355	1566	1216	1216	661
2002	1509	1509	3642	1569	878	878	1981
2002	1063	1063	6036	1436	546	546	1218
2002	4856	4856	1703	1141	1804	1804	880
2002	4549	4549	1031	931	1377	1377	451
2002	3676	3676	5385	2439	1203	1203	1887
2002	1682	1682	6740	1931	934	934	1398
2002	1288	1288	2119	2146	686	686	1157
2002	4814	4814	2048	1886	2413	2413	1218
2002	3792	3792	3110	1811	1350	1350	1096
	-90	0	-882		-270	0	-254
# 4 Less # 3	-1024	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2003	8404	8404	8389	1471	2055	2055	2440
2003	4013	4013	6580	1194	1557	1557	1616
2003	3420	3420	4370	2913	1363	1363	1328
2003	2748	2748	1744	2542	1314	1314	755
2003	1731	1731	2558	2279	827	827	1214
2003	2085	2085	6466	2143	1021	1021	2341
2003	8215	8215	6244	1989	2737	2737	1422
2003	6039	6039	2595	1801	1961	1961	1079
2003	8259	8259	4006	1443	1772	1772	1729
2003	3615	3615	11651	1828	1725	1725	2324
2003	2932	2932	7764	3699	1539	1539	2016
2003	2439	2439	3921	3179	1237	1237	1659
2003	4492	4492	5526	2207	1592	1592	1660
	-277	0	1034		-411	0	68
# 4 Less # 3	-225	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline

FIG. 30B

FIG 30D

FIG 30A

**FIG 30D**

78/127

# FIG 30A

Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6
Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily	Monthly and Daily
Averages	Averages	Averages	Averages	Averages	Averages	Averages	Averages
Total \$ Adjustments Completed	Total \$ Adjustments Completed	Total \$ Adjustments Completed	Total \$ Adjustments Completed	# Collections FTEs (Collections)	# Collections FTEs (Collections)	# Collections FTEs (Collections)	# Collections FTEs (Collections)
\$ 2,639,400	\$ 2,639,400	\$ 2,639,400	\$ 2,639,400	15	15	15	15
\$ 2,765,320	\$ 2,765,320	\$ 2,765,320	\$ 2,765,320	14	14	14	14
\$ 3,291,094	\$ 3,291,094	\$ 3,291,094	\$ 3,291,094	14	14	14	14
\$ 3,705,393	\$ 3,705,393	\$ 3,705,393	\$ 3,705,393	13	13	13	13
\$ 3,034,376	\$ 3,034,376	\$ 3,034,376	\$ 3,034,376	13	13	13	13
\$ 3,557,209	\$ 3,557,209	\$ 3,557,209	\$ 3,557,209	13	13	13	13
\$ 2,846,072	\$ 2,846,072	\$ 2,846,072	\$ 2,846,072	12	12	12	12
\$ 2,560,245	\$ 2,560,245	\$ 2,560,245	\$ 2,560,245	11	11	11	11
\$ 1,967,832	\$ 1,967,832	\$ 1,967,832	\$ 1,967,832	11	11	11	11
\$ 2,691,783	\$ 2,691,783	\$ 2,691,783	\$ 2,691,783	11	11	11	11
\$ 3,081,594	\$ 3,081,594	\$ 3,081,594	\$ 3,081,594	10	10	10	10
\$ 3,038,822	\$ 3,038,822	\$ 3,038,822	\$ 3,038,822	10	10	10	10
\$ 2,916,595	\$ 2,916,595	\$ 2,916,595	\$ 2,916,595	12	12	12	12
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ # 4 Less # 3	\$ # 5 Less # 4	\$ # 6 Less # 5	\$ -	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	0
\$ -	\$ -	\$ -	\$ -	0	0	0	0
\$ # 4 Less Baseline	\$ # 5 Less Baseline	\$ # 6 Less Baseline	\$ -	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	0
\$ 2,438,556	\$ 2,438,556	\$ 2,438,556	\$ 2,438,556	11	11	11	11
\$ 2,188,006	\$ 2,188,006	\$ 2,188,006	\$ 2,188,006	10	10	10	10
\$ 2,144,722	\$ 2,144,722	\$ 2,144,722	\$ 2,144,722	9	9	9	9
\$ 2,208,548	\$ 2,208,548	\$ 2,208,548	\$ 2,208,548	9	9	9	9
\$ 2,639,933	\$ 2,639,933	\$ 2,639,933	\$ 2,639,933	9	9	9	9
\$ 2,834,916	\$ 2,834,916	\$ 2,834,916	\$ 2,834,916	12	12	12	12
\$ 2,896,414	\$ 2,896,414	\$ 2,896,414	\$ 2,896,414	12	12	12	12
\$ 2,872,556	\$ 2,872,556	\$ 2,872,556	\$ 2,872,556	11	11	11	11
\$ 3,895,656	\$ 3,567,375	\$ 3,567,375	\$ 3,626,728	20	20	20	20
\$ 2,872,936	\$ 2,455,279	\$ 2,455,279	\$ 2,987,078	24	24	24	24
\$ 6,902,758	\$ 6,004,572	\$ 6,004,572	\$ 6,114,246	24	24	24	24
\$ 3,543,788	\$ 3,053,232	\$ 3,053,232	\$ 3,319,435	24	24	24	24
\$ 3,110,732	\$ 2,937,842	\$ 2,937,842	\$ 3,018,428	14	14	14	14
\$ -	\$ (179,883)	\$ -	\$ 80,586	0	0	0	0
\$ # 4 Less # 3	\$ # 5 Less # 4	\$ # 6 Less # 5	\$ -	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	0
\$ (172,890)	\$ (172,890)	\$ (92,306)	\$ -	0	0	0	0
\$ # 4 Less Baseline	\$ # 5 Less Baseline	\$ # 6 Less Baseline	\$ -	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	0
\$ 6,338,512	\$ 5,343,208	\$ 5,343,208	\$ 5,676,928	29	29	19	20
\$ 7,335,117	\$ 6,129,978	\$ 6,129,978	\$ 8,931,247	47	47	4	5
\$ 4,427,404	\$ 7,227,156	\$ 7,227,156	\$ 3,687,643	65	44	7	4
\$ 11,072,949	\$ 4,364,453	\$ 4,364,453	\$ 3,333,652	67	26	9	3
\$ 11,268,739	\$ 2,638,716	\$ 2,638,716	\$ 9,563,377	50	9	10	6
\$ 8,446,824	\$ 8,709,306	\$ 8,709,306	\$ 6,519,189	31	9	9	5

**FIG. 30C**



\$	4,494,434	\$	9,177,166	\$	9,177,166		2,472,996	13	9	9	6
\$	3,936,527	\$	4,488,007	\$	4,488,007		4,160,486	3	9	9	5
\$	13,319,804	\$	3,579,559	\$	3,579,559		10,347,853	1	10	10	6
\$	12,593,005	\$	9,548,006	\$	9,548,006		7,688,990	2	11	11	6
\$	8,385,508	\$	6,651,166	\$	6,651,166		3,034,605	15	11	11	7
\$	6,161,458	\$	3,896,105	\$	3,896,105		13,770,233	33	14	14	8
\$	8,146,025	\$	3,980,236	\$	3,980,236		6,594,766	30	10	10	7
\$		\$	(1,704,307)	\$	-	\$	614,531		0	0	-3
	# 4 Less # 3		# 5 Less # 4		# 6 Less # 5						
\$	(2,165,789)	\$	(2,165,789)	\$	(1,551,259)				-19	-19	-33
	# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline						
\$	21,611,047	\$	17,385,953	\$	17,385,953		13,514,480	52	15	15	8
\$	25,126,749	\$	19,120,712	\$	19,120,712		6,557,304	70	13	13	8
\$	19,328,938	\$	15,334,529	\$	15,334,529		2,822,725	72	14	14	9
\$	15,645,499	\$	10,042,781	\$	10,042,781		4,817,779	54	15	15	9
\$	13,768,213	\$	5,901,678	\$	5,901,678		12,010,324	36	14	14	9
\$	9,795,966	\$	3,884,894	\$	3,884,894		14,949,717	18	15	15	8
\$	6,603,900	\$	13,141,225	\$	13,141,225		6,242,923	5	14	14	9
\$	5,608,063	\$	13,002,991	\$	13,002,991		3,473,110	1	15	15	9
\$	17,119,676	\$	10,846,202	\$	10,846,202		16,357,981	3	16	16	9
\$	18,580,240	\$	6,409,014	\$	6,409,014		16,635,746	18	16	16	10
\$	15,860,734	\$	4,799,451	\$	4,799,451		8,001,101	36	18	18	10
\$	12,134,197	\$	17,389,514	\$	17,389,514		8,103,335	54	20	20	12
\$	15,098,601	\$	11,603,245	\$	11,603,245		9,474,036	35	15	15	9
\$		\$	(1,171,399)	\$	-	\$	(2,129,210)		0	0	-6
	# 4 Less # 3		# 5 Less # 4		# 6 Less # 5						
\$	(3,495,356)	\$	(3,495,356)	\$	(5,674,565)				-20	-20	-26
	# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline						
\$	8,727,160	\$	22,172,948	\$	22,172,948		23,600,223	73	21	21	13
\$	7,415,907	\$	12,762,949	\$	12,762,949		17,387,755	91	7	7	12
\$	18,154,869	\$	11,010,411	\$	11,010,411		12,509,620	109	2	2	13
\$	23,615,461	\$	9,676,776	\$	9,676,776		5,839,263	120	8	8	14
\$	21,537,784	\$	6,092,208	\$	6,092,208		8,971,245	106	26	26	13
\$	18,314,085	\$	7,432,651	\$	7,432,651		19,963,982	88	45	45	14
\$	16,471,457	\$	24,423,240	\$	24,423,240		16,078,664	70	62	62	13
\$	11,020,500	\$	17,761,299	\$	17,761,299		8,524,557	52	80	80	14
\$	8,868,158	\$	20,853,771	\$	20,853,771		13,399,933	34	88	88	15
\$	11,319,892	\$	12,713,326	\$	12,713,326		28,758,009	19	70	70	15
\$	21,728,239	\$	10,841,576	\$	10,841,576		20,934,936	6	52	52	17
\$	23,809,543	\$	8,854,742	\$	8,854,742		12,988,676	1	34	34	17
\$	16,472,805	\$	13,718,325	\$	13,718,325		15,746,389	64	41	41	14
\$		\$	(2,075,820)	\$	-	\$	2,030,064		0	0	-27
	# 4 Less # 3		# 5 Less # 4		# 6 Less # 5						
\$	(2,706,480)	\$	(2,706,480)	\$	(6,6416)				-33	-33	-50
	# 4 Less Baseline		# 5 Less Baseline		# 6 Less Baseline						

FIG 30B

FIG. 30D

FIG 30C

Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
 Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
 John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 31B

80/127

MODEL OUTPUT SUM	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals
Year	# Collections Asistants (All H.P.)	# Collections Asistants (All H.P.)	# Collections Asistants (All H.P.)	# Collections Asistants (All H.P.)	Total Collections FTE Cost	Total Collections FTE Cost	Total Collections FTE Cost
1999	0	0	0	0	\$ 37,571	\$ 37,571	\$ 37,571
1999	0	0	0	0	\$ 34,269	\$ 34,269	\$ 34,269
1999	0	0	0	0	\$ 35,066	\$ 35,066	\$ 35,066
1999	0	0	0	0	\$ 30,284	\$ 30,284	\$ 30,284
1999	0	0	0	0	\$ 33,472	\$ 33,472	\$ 33,472
1999	0	0	0	0	\$ 31,650	\$ 31,650	\$ 31,650
1999	0	0	0	0	\$ 28,690	\$ 28,690	\$ 28,690
1999	0	0	0	0	\$ 28,349	\$ 28,349	\$ 28,349
1999	0	0	0	0	\$ 26,299	\$ 26,299	\$ 26,299
1999	0	0	0	0	\$ 27,552	\$ 27,552	\$ 27,552
1999	0	0	0	0	\$ 24,705	\$ 24,705	\$ 24,705
1999	0	0	0	0	\$ 26,186	\$ 26,186	\$ 26,186
1999	0	0	0	0	\$ 364,092	\$ 364,092	\$ 364,092
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
		# 2 Less Baseline	# 3 Less Baseline				
2000	0	0	0	0	\$ 26,755	\$ 26,755	\$ 26,755
2000	1	1	1	1	\$ 25,434	\$ 25,434	\$ 25,434
2000	2	2	2	2	\$ 26,192	\$ 26,192	\$ 26,192
2000	2	2	2	2	\$ 25,002	\$ 25,002	\$ 25,002
2000	3	3	3	3	\$ 27,436	\$ 27,436	\$ 27,436
2000	3	3	3	3	\$ 34,848	\$ 34,848	\$ 34,848
2000	4	4	4	4	\$ 34,280	\$ 34,280	\$ 34,280
2000	4	4	4	4	\$ 34,851	\$ 34,851	\$ 34,851
2000	4	4	4	4	\$ 53,988	\$ 53,988	\$ 48,148
2000	4	4	4	4	\$ 67,412	\$ 67,412	\$ 58,235
2000	4	4	4	4	\$ 61,284	\$ 61,284	\$ 52,941
2000	4	4	4	4	\$ 70,477	\$ 70,477	\$ 60,882
2000	3	3	3	3	\$ 487,959	\$ 487,959	\$ 455,005
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
		# 2 Less Baseline	# 3 Less Baseline				
2001	4	4	3	3	\$ 81,904	\$ 81,904	\$ 48,849
2001	8	6	0	0	\$ 124,317	\$ 124,317	\$ 10,868
2001	10	7	1	1	\$ 180,810	\$ 172,981	\$ 20,365
2001	11	4	1	1	\$ 179,152	\$ 65,755	\$ 21,899
2001	8	1	1	1	\$ 138,054	\$ 23,343	\$ 25,631
2001	5	1	1	1	\$ 85,901	\$ 23,794	\$ 23,811

FIG. 31A

FIG 31C

**FIG 31A**



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 31D

82/127

FIG 31A

Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2	
Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals		Monthly and Annual Totals	
Total Collections FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections GECIS FTE Cost		Collections H.P. FTE Cost		Collections H.P. FTE Cost		Collections H.P. FTE Cost	
#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline	
#3 Less Baseline		#2 Less Baseline		#3 Less Baseline		#1 Less Baseline		#2 Less Baseline		#3 Less Baseline		#1 Less Baseline		#2 Less Baseline	
26,745 \$		26,745 \$		26,745 \$		26,745 \$		26,745 \$		26,745 \$		26,745 \$		26,745 \$	
25,434 \$		25,434 \$		25,434 \$		25,434 \$		25,434 \$		25,434 \$		25,434 \$		25,434 \$	
26,192 \$		26,192 \$		26,192 \$		26,192 \$		26,192 \$		26,192 \$		26,192 \$		26,192 \$	
25,002 \$		25,002 \$		25,002 \$		25,002 \$		25,002 \$		25,002 \$		25,002 \$		25,002 \$	
27,436 \$		27,436 \$		27,436 \$		27,436 \$		27,436 \$		27,436 \$		27,436 \$		27,436 \$	
34,848 \$		34,848 \$		34,848 \$		34,848 \$		34,848 \$		34,848 \$		34,848 \$		34,848 \$	
34,280 \$		34,280 \$		34,280 \$		34,280 \$		34,280 \$		34,280 \$		34,280 \$		34,280 \$	
34,851 \$		34,851 \$		34,851 \$		34,851 \$		34,851 \$		34,851 \$		34,851 \$		34,851 \$	
48,148 \$		48,148 \$		48,148 \$		48,148 \$		48,148 \$		48,148 \$		48,148 \$		48,148 \$	
58,235 \$		58,235 \$		58,235 \$		58,235 \$		58,235 \$		58,235 \$		58,235 \$		58,235 \$	
52,941 \$		52,941 \$		52,941 \$		52,941 \$		52,941 \$		52,941 \$		52,941 \$		52,941 \$	
60,882 \$		60,882 \$		60,882 \$		60,882 \$		60,882 \$		60,882 \$		60,882 \$		60,882 \$	
455,005 \$		455,005 \$		455,005 \$		455,005 \$		455,005 \$		455,005 \$		455,005 \$		455,005 \$	
#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		#1 Less Baseline	
(32,953)		47,993 \$		47,993 \$		47,993 \$		47,993 \$		47,993 \$		47,993 \$		47,993 \$	
#3 Less Baseline		#2 Less Baseline		#3 Less Baseline		#1 Less Baseline		#2 Less Baseline		#3 Less Baseline		#1 Less Baseline		#2 Less Baseline	
(32,953)		7,088 \$		7,088 \$		7,088 \$		7,088 \$		7,088 \$		7,088 \$		7,088 \$	
48,949 \$		48,949 \$		48,949 \$		48,949 \$		48,949 \$		48,949 \$		48,949 \$		48,949 \$	
10,868 \$		10,868 \$		10,868 \$		10,868 \$		10,868 \$		10,868 \$		10,868 \$		10,868 \$	
20,365 \$		20,365 \$		20,365 \$		20,365 \$		20,365 \$		20,365 \$		20,365 \$		20,365 \$	
21,899 \$		21,899 \$		21,899 \$		21,899 \$		21,899 \$		21,899 \$		21,899 \$		21,899 \$	
25,631 \$		25,631 \$		25,631 \$		25,631 \$		25,631 \$		25,631 \$		25,631 \$		25,631 \$	
23,821 \$		23,821 \$		23,821 \$		23,821 \$		23,821 \$		23,821 \$		23,821 \$		23,821 \$	

FIG. 31C

[illegible]

**FIG 31C**



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 32B

84/127

MODEL OUTPUT SUM	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Annual Totals	Scenario 4 Monthly and Annual Totals	Scenario 5 Monthly and Annual Totals
Year	# Collections Assistant (All H.R.)	# Collections Assistant (All H.R.)	# Collections Assistant (All H.R.)	# Collections Assistant (All H.R.)	Total Collections FTE Cost	Total Collections FTE Cost	Total Collections FTE Cost
1999	0	0	0	0	\$ 37,571	\$ 37,571	\$ 37,571
1999	0	0	0	0	\$ 34,269	\$ 34,269	\$ 34,269
1999	0	0	0	0	\$ 35,066	\$ 35,066	\$ 35,066
1999	0	0	0	0	\$ 30,284	\$ 30,284	\$ 30,284
1999	0	0	0	0	\$ 33,472	\$ 33,472	\$ 33,472
1999	0	0	0	0	\$ 31,650	\$ 31,650	\$ 31,650
1999	0	0	0	0	\$ 28,690	\$ 28,690	\$ 28,690
1999	0	0	0	0	\$ 28,349	\$ 28,349	\$ 28,349
1999	0	0	0	0	\$ 26,299	\$ 26,299	\$ 26,299
1999	0	0	0	0	\$ 27,552	\$ 27,552	\$ 27,552
1999	0	0	0	0	\$ 24,705	\$ 24,705	\$ 24,705
1999	0	0	0	0	\$ 26,186	\$ 26,186	\$ 26,186
1999	0	0	0	0	\$ 364,092	\$ 364,092	\$ 364,092
		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4
		0	0	0		\$ -	\$ -
		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline
2000	0	0	0	0	\$ 26,733	\$ 26,733	\$ 26,733
2000	1	1	1	1	\$ 25,434	\$ 25,434	\$ 25,434
2000	2	2	2	2	\$ 26,192	\$ 26,192	\$ 26,192
2000	2	2	2	2	\$ 25,002	\$ 25,002	\$ 25,002
2000	3	3	3	3	\$ 27,436	\$ 27,436	\$ 27,436
2000	3	3	3	3	\$ 34,848	\$ 34,848	\$ 34,848
2000	4	4	4	4	\$ 34,260	\$ 34,260	\$ 34,260
2000	4	4	4	4	\$ 34,851	\$ 34,851	\$ 34,851
2000	4	4	4	4	\$ 53,988	\$ 48,148	\$ 48,148
2000	4	4	4	4	\$ 67,412	\$ 58,235	\$ 58,235
2000	4	4	4	4	\$ 61,284	\$ 57,941	\$ 57,941
2000	4	4	4	4	\$ 70,477	\$ 60,882	\$ 60,882
2000	3	3	3	3	\$ 487,959	\$ 455,005	\$ 455,005
		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4
		0	0	0		\$ -	\$ -
		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline
2001	4	3	3	3	\$ 81,904	\$ 48,849	\$ 48,849
2001	8	0	0	0	\$ 125,217	\$ 10,868	\$ 10,868
2001	10	1	1	0	\$ 180,810	\$ 20,365	\$ 20,365
2001	11	1	1	0	\$ 179,152	\$ 21,899	\$ 21,899
2001	8	1	1	0	\$ 138,054	\$ 25,631	\$ 25,631
2001	5	1	1	0	\$ 85,901	\$ 23,821	\$ 23,821

FIG. 32A

FIG 32C



2001	2	1	1	0	\$	34,575	\$	23,593	\$	23,593
2001	0	1	1	0	\$	6,990	\$	25,566	\$	25,566
2001	0	1	1	0	\$	24,564	\$	24,564	\$	24,564
2001	0	1	1	0	\$	6,314	\$	20,744	\$	20,744
2001	2	1	1	1	\$	39,088	\$	29,431	\$	29,431
2001	5	2	2	1	\$	97,246	\$	39,199	\$	39,199
2001	5	1	1	1	\$	97,424	\$	32,630	\$	32,630
	0	0	0	-1	\$		\$		\$	
	# 4 Less # 3		# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4		
	-3		-3	-4			(653,794)	(653,794)		
	# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline		
2002	8	2	2	1	\$	145,010	\$	40,234	\$	40,234
2002	11	2	2	1	\$	185,760	\$	33,985	\$	33,985
2002	12	2	2	1	\$	200,269	\$	38,729	\$	38,729
2002	8	2	2	1	\$	144,130	\$	38,369	\$	38,369
2002	6	2	2	1	\$	100,932	\$	38,726	\$	38,726
2002	3	2	2	1	\$	49,419	\$	40,594	\$	40,594
2002	0	2	2	1	\$	11,063	\$	37,455	\$	37,455
2002	0	2	2	1	\$	2,401	\$	40,233	\$	40,233
2002	0	2	2	1	\$	8,043	\$	39,858	\$	39,858
2002	3	2	2	1	\$	49,419	\$	41,885	\$	41,885
2002	6	3	3	1	\$	95,000	\$	44,246	\$	44,246
2002	8	3	3	1	\$	157,949	\$	51,198	\$	51,198
2002	5	2	2	-1	\$	1,150,993	\$	486,304	\$	486,304
	0	0	0	-1	\$		\$		\$	
	# 4 Less # 3		# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4		
	-3		-3	-4			(664,690)	(664,690)		
	# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline		
2003	12	3	3	2	\$	204,099	\$	57,684	\$	57,684
2003	15	1	1	2	\$	243,174	\$	18,602	\$	18,602
2003	18	0	0	2	\$	295,750	\$	3,705	\$	3,705
2003	20	1	1	2	\$	302,166	\$	21,864	\$	21,864
2003	17	4	4	2	\$	290,536	\$	61,008	\$	61,008
2003	14	7	7	2	\$	246,066	\$	94,152	\$	94,152
2003	11	10	10	2	\$	186,760	\$	120,746	\$	120,746
2003	8	13	13	2	\$	145,010	\$	157,757	\$	157,757
2003	5	14	14	2	\$	91,087	\$	163,571	\$	163,571
2003	3	11	11	2	\$	52,317	\$	140,253	\$	140,253
2003	1	8	8	2	\$	16,653	\$	103,170	\$	103,170
2003	0	5	5	3	\$	3,281	\$	79,415	\$	79,415
2003	10	6	6	2	\$	2,074,899	\$	1,016,928	\$	1,016,928
	0	0	0	-4	\$		\$		\$	
	# 4 Less # 3		# 5 Less # 4	# 6 Less # 5			# 4 Less # 3	# 5 Less # 4		
	-4		-4	-8			(1,057,971)	(1,057,971)		
	# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline		
					Less Exec. Risk					
					\$		\$		\$	
							# 4 Less Baseline	# 5 Less Baseline		
							-	(1,057,971)		

FIG. 32B

FIG 32D

FIG 32A



Applicant: Burl Shaanon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 32D

86/127

FIG 32A

Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4	Scenario 5
Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals	Monthly and Annual Totals
Total Collections FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections GECIS FTE Cost	Collections H.P. FTE Cost	Collections H.P. FTE Cost	Collections H.P. FTE Cost
\$ 37,571 \$	- \$	- \$	- \$	- \$	37,571 \$	37,571 \$	37,571 \$
\$ 34,269 \$	- \$	- \$	- \$	- \$	34,269 \$	34,269 \$	34,269 \$
\$ 35,066 \$	- \$	- \$	- \$	- \$	35,066 \$	35,066 \$	35,066 \$
\$ 30,284 \$	- \$	- \$	- \$	- \$	30,284 \$	30,284 \$	30,284 \$
\$ 33,472 \$	- \$	- \$	- \$	- \$	33,472 \$	33,472 \$	33,472 \$
\$ 31,650 \$	- \$	- \$	- \$	- \$	31,650 \$	31,650 \$	31,650 \$
\$ 28,690 \$	- \$	- \$	- \$	- \$	28,690 \$	28,690 \$	28,690 \$
\$ 28,349 \$	- \$	- \$	- \$	- \$	28,349 \$	28,349 \$	28,349 \$
\$ 26,299 \$	- \$	- \$	- \$	- \$	26,299 \$	26,299 \$	26,299 \$
\$ 27,252 \$	- \$	- \$	- \$	- \$	27,252 \$	27,252 \$	27,252 \$
\$ 26,705 \$	- \$	- \$	- \$	- \$	26,705 \$	26,705 \$	26,705 \$
\$ 26,186 \$	- \$	- \$	- \$	- \$	26,186 \$	26,186 \$	26,186 \$
\$ 364,092 \$	- \$	- \$	- \$	- \$	364,092 \$	364,092 \$	364,092 \$
# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3
\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$
# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline
\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$	\$ - \$
\$ 26,755 \$	- \$	- \$	- \$	- \$	26,755 \$	26,755 \$	26,755 \$
\$ 25,434 \$	- \$	- \$	- \$	- \$	25,434 \$	25,434 \$	25,434 \$
\$ 26,192 \$	- \$	- \$	- \$	- \$	26,192 \$	26,192 \$	26,192 \$
\$ 25,002 \$	- \$	- \$	- \$	- \$	25,002 \$	25,002 \$	25,002 \$
\$ 27,436 \$	- \$	- \$	- \$	- \$	27,436 \$	27,436 \$	27,436 \$
\$ 34,848 \$	- \$	- \$	- \$	- \$	34,848 \$	34,848 \$	34,848 \$
\$ 34,280 \$	- \$	- \$	- \$	- \$	34,280 \$	34,280 \$	34,280 \$
\$ 34,851 \$	- \$	- \$	- \$	- \$	34,851 \$	34,851 \$	34,851 \$
\$ 48,148 \$	- \$	- \$	- \$	- \$	48,148 \$	48,148 \$	48,148 \$
\$ 58,235 \$	- \$	- \$	- \$	- \$	58,235 \$	58,235 \$	58,235 \$
\$ 52,941 \$	- \$	- \$	- \$	- \$	52,941 \$	52,941 \$	52,941 \$
\$ 60,882 \$	- \$	- \$	- \$	- \$	60,882 \$	60,882 \$	60,882 \$
\$ 455,005 \$	- \$	- \$	- \$	- \$	455,005 \$	455,005 \$	455,005 \$
# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3
\$ (32,955) \$	\$ 47,993 \$	\$ 47,993 \$	\$ 47,993 \$	\$ 47,993 \$	\$ (80,947) \$	\$ (80,947) \$	\$ (80,947) \$
# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline
\$ (32,955) \$	\$ 7,088 \$	\$ 7,088 \$	\$ 8,303 \$	\$ 81,904 \$	\$ 41,762 \$	\$ 10,868 \$	\$ 20,365 \$
\$ 51,276 \$	- \$	- \$	- \$	- \$	124,217 \$	20,365 \$	20,365 \$
\$ 12,675 \$	- \$	- \$	- \$	- \$	180,810 \$	21,899 \$	21,899 \$
\$ 9,010 \$	- \$	- \$	- \$	- \$	179,152 \$	24,631 \$	24,631 \$
\$ 12,883 \$	- \$	- \$	- \$	- \$	138,054 \$	23,821 \$	23,821 \$
\$ 13,812 \$	- \$	- \$	- \$	- \$	85,901 \$		
\$ 13,495 \$	- \$	- \$	- \$	- \$			

FIG. 32C

[illegible]

**FIG 32B**

## FIG. 32D

**FIG 32C**

FIG 33B

MODEL OUTPUT SUM	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3	Baseline	Scenario 1
Monthly and Annual Totals						Monthly and Daily Averages	Monthly and Daily Averages
Year	Collections H.P. FTE Cost	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Collections FTE Hiring Trigger	Collections FTE Hiring Trigger
1999	37,571 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	3	3
1999	34,369 \$	0.16 \$	0.16 \$	0.16 \$	0.16 \$	3	3
1999	35,066 \$	0.18 \$	0.18 \$	0.18 \$	0.18 \$	3	3
1999	30,284 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	2	2
1999	33,472 \$	0.19 \$	0.19 \$	0.19 \$	0.19 \$	3	3
1999	31,650 \$	0.21 \$	0.21 \$	0.21 \$	0.21 \$	1	1
1999	28,690 \$	0.21 \$	0.21 \$	0.21 \$	0.21 \$	0	0
1999	28,349 \$	0.24 \$	0.24 \$	0.24 \$	0.24 \$	2	2
1999	26,299 \$	0.24 \$	0.24 \$	0.24 \$	0.24 \$	3	3
1999	27,552 \$	0.29 \$	0.29 \$	0.29 \$	0.29 \$	3	3
1999	24,705 \$	0.28 \$	0.28 \$	0.28 \$	0.28 \$	2	2
1999	26,186 \$	0.23 \$	0.23 \$	0.23 \$	0.23 \$	3	3
1999	364,092 \$	0.20 \$	0.20 \$	0.20 \$	0.20 \$	2	2
	-	-	-	-	-		
	#3 Less #2	#1 Less Baseline	#2 Less #1	#3 Less #2	#1 Less Baseline		
\$	-	\$	-	\$	-		
	#3 Less Baseline	#2 Less Baseline	#3 Less Baseline				
2000	26,755 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	1	1
2000	25,434 \$	0.14 \$	0.14 \$	0.14 \$	0.14 \$	1	1
2000	26,192 \$	0.11 \$	0.11 \$	0.11 \$	0.11 \$	3	3
2000	25,092 \$	0.09 \$	0.09 \$	0.09 \$	0.09 \$	2	2
2000	27,436 \$	0.08 \$	0.08 \$	0.08 \$	0.08 \$	3	3
2000	34,848 \$	0.08 \$	0.08 \$	0.08 \$	0.08 \$	3	3
2000	34,260 \$	0.07 \$	0.07 \$	0.07 \$	0.07 \$	2	2
2000	34,851 \$	0.06 \$	0.06 \$	0.06 \$	0.06 \$	3	3
2000	39,643 \$	0.09 \$	0.09 \$	0.07 \$	0.07 \$	2	2
2000	44,870 \$	0.11 \$	0.11 \$	0.10 \$	0.10 \$	3	3
2000	40,791 \$	0.09 \$	0.10 \$	0.17 \$	0.17 \$	3	3
2000	46,910 \$	0.09 \$	0.12	#DIV/0!	#DIV/0!	2	2
2000	407,012 \$	0.09 \$	0.10 \$	0.10 \$	0.10 \$	2	2
	-	\$	0.01 \$	0.01 \$	-		
	#3 Less #2	#1 Less Baseline	#2 Less #1	#3 Less #2	#1 Less Baseline		
\$	(80,947)	\$	0.01 \$	\$	0.01		
	#3 Less Baseline	#2 Less Baseline	#3 Less Baseline				
2001	48,849 \$	0.10 \$	0.13	#DIV/0!	#DIV/0!	3	3
2001	10,868 \$	0.15 \$	0.30	0.58 \$	0.58	3	3
2001	20,365 \$	0.30	#DIV/0!	0.26 \$	0.26	2	2
2001	21,899 \$	4.57	#DIV/0!	0.23 \$	0.23	2	2
2001	25,631	#DIV/0!	\$	3.11 \$	0.27	3	3
2001	23,821	#DIV/0!	\$	0.26 \$	0.26	2	2

FIG. 33A

FIG 33C





Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 33D

90/127

FIG 33A

Scenario 2		Scenario 3		Baseline		Scenario 1		Scenario 2		Scenario 3		Baseline		Scenario 1	
Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages		Monthly and Daily Averages	
Collections FTE Hiring Trigger		Collections FTE Hiring Trigger		# Customers Becoming Part Due		# Customers Becoming Part Due		# Customers Becoming Part Due		# Customers Becoming Part Due		Total Customers Part Due		Total Customers Part Due	
3		3		321		321		321		321		10430		10430	
3		3		336		336		336		336		9715		9715	
3		3		377		377		377		377		8903		8903	
2		2		384		384		384		384		8335		8335	
3		3		378		378		378		378		8034		8034	
1		1		384		384		384		384		6970		6970	
0		0		379		379		379		379		6352		6352	
2		2		404		404		404		404		5512		5512	
3		3		421		421		421		421		5063		5063	
3		3		472		472		472		472		4433		4433	
2		2		534		534		534		534		4095		4095	
3		3		690		690		690		690		5151		5151	
2		2		423		423		423		423		6917		6917	
0		0		0		0		0		0		0		0	
# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2		# 1 Less Baseline		# 2 Less # 1		# 3 Less # 2	
0		0		# 2 Less Baseline		0		# 2 Less Baseline		0		# 3 Less Baseline		0	
# 2 Less Baseline		# 3 Less Baseline		466		466		466		466		7237		7237	
1		1		464		464		464		464		8356		8356	
1		1		519		519		519		519		10598		10598	
3		3		528		528		528		528		13469		13469	
2		2		521		521		521		521		16496		16496	
3		3		528		528		528		528		19516		19516	
3		3		522		522		522		522		22205		22205	
2		2		556		556		556		556		25231		25231	
3		3		579		579		579		579		28084		28084	
2		2		649		649		649		649		29332		29332	
3		3		752		752		752		752		31249		31249	
2		2		947		947		947		947		34447		34447	
2		2		586		586		586		586		20520		20520	
0		0		# 1 Less Baseline		0		# 2 Less # 1		0		# 3 Less # 2		# 1 Less Baseline	
# 2 Less # 1		# 3 Less # 2		0		# 2 Less # 1		0		# 3 Less # 2		-1114		-1114	
0		0		# 2 Less Baseline		0		# 3 Less Baseline		0		38173		28873	
# 2 Less Baseline		# 3 Less Baseline		769		769		769		769		37608		19082	
3		3		847		847		847		847		27747		0	
2		2		937		937		937		937		1805		0	
3		3		951		951		951		951		346		346	
2		2		939		939		939		939		0		0	
3		3		949		949		949		949		3570		3570	

FIG. 33C



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Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
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91/127

2	2	940	940	940	64	4585
3	3	995	995	995	3975	4724
3	3	1032	1032	1032	11558	4765
2	2	1145	1145	1145	19666	5163
3	3	1279	1279	1279	28317	5509
2	2	1629	1629	1629	35812	7132
3	3	1634	1630	1630	17060	6938
0	0		-5	0		-10123
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline
0	0			-5	-5	
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline	
2	2	1284	1284	1284	1284	39128
3	3	1387	1387	1387	1387	31808
2	2	1500	1500	1500	1500	5208
3	3	1515	1515	1515	1515	0
3	3	1504	1504	1504	1504	0
2	2	1510	1510	1510	1510	158
3	3	1502	1502	1502	1502	5434
2	2	1573	1573	1573	1573	16096
3	3	1616	1616	1616	1616	28831
3	3	1758	1758	1758	1758	40846
2	2	1973	1973	1973	1973	52019
3	3	2380	2380	2380	2380	8411
3	3	1621	1621	1621	1621	61774
0	0		0	0		7325
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline
0	0			0	0	-16168
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline	
3	3	1998	1998	1998	1998	68466
2	2	2223	2223	2223	2223	14142
1	1	2365	2365	2365	2365	68367
2	2	2380	2380	2380	2380	59776
3	3	2369	2369	2369	2369	28097
3	3	2367	2367	2367	2367	0
2	2	2364	2364	2364	2364	0
3	3	2454	2454	2454	2454	0
2	2	2503	2503	2503	2503	103
2	2	2681	2681	2681	2681	4332
3	3	2879	2879	2879	2879	21516
2	2	3477	3477	3477	3477	45300
2	2	2505	2505	2505	2505	24663
0	0		0	0		0
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline
0	0			0	0	26654
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline	

FIG. 33B

FIG. 33D

FIG. 33C



FIG 34B

92/127

MODEL OUTPUT SUM	Scenario 6	Baseline	Scenario 4	Scenario 5	Scenario 6	Baseline	Scenario 4
Monthly and Annual Totals	Monthly and Annual Totals	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Average FTE Cost per Part Due Customer	Monthly and Daily Averages Collections FTE Hiring Trigger	Monthly and Daily Averages Collections FTE Hiring Trigger
Year	Year						
1999 \$	37,571 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	3	3
1999 \$	34,269 \$	0.16 \$	0.16 \$	0.16 \$	0.16 \$	3	3
1999 \$	35,066 \$	0.18 \$	0.18 \$	0.18 \$	0.18 \$	3	3
1999 \$	30,284 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	2	2
1999 \$	33,472 \$	0.19 \$	0.19 \$	0.19 \$	0.19 \$	3	3
1999 \$	31,650 \$	0.21 \$	0.21 \$	0.21 \$	0.21 \$	1	1
1999 \$	28,690 \$	0.21 \$	0.21 \$	0.21 \$	0.21 \$	0	0
1999 \$	28,349 \$	0.24 \$	0.24 \$	0.24 \$	0.24 \$	2	2
1999 \$	26,299 \$	0.24 \$	0.24 \$	0.24 \$	0.24 \$	3	3
1999 \$	27,552 \$	0.29 \$	0.29 \$	0.29 \$	0.29 \$	3	3
1999 \$	24,705 \$	0.28 \$	0.28 \$	0.28 \$	0.28 \$	2	2
1999 \$	26,186 \$	0.23 \$	0.23 \$	0.23 \$	0.23 \$	3	3
1999 \$	364,092 \$	0.20 \$	0.20 \$	0.20 \$	0.20 \$	2	2
\$	-	\$	-	\$	-	0	0
# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	
\$	-	\$	-	\$	-	0	
# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	
2000 \$	26,754 \$	0.17 \$	0.17 \$	0.17 \$	0.17 \$	1	1
2000 \$	25,434 \$	0.14 \$	0.14 \$	0.14 \$	0.14 \$	1	1
2000 \$	26,192 \$	0.11 \$	0.11 \$	0.11 \$	0.11 \$	3	3
2000 \$	25,002 \$	0.09 \$	0.09 \$	0.09 \$	0.09 \$	2	2
2000 \$	27,436 \$	0.08 \$	0.08 \$	0.08 \$	0.08 \$	3	3
2000 \$	34,848 \$	0.08 \$	0.08 \$	0.08 \$	0.08 \$	3	3
2000 \$	34,260 \$	0.07 \$	0.07 \$	0.07 \$	0.07 \$	2	2
2000 \$	34,851 \$	0.06 \$	0.06 \$	0.06 \$	0.06 \$	3	3
2000 \$	39,643 \$	0.09 \$	0.07 \$	0.07 \$	0.09 \$	2	2
2000 \$	44,870 \$	0.11 \$	0.10 \$	0.10 \$	0.11 \$	3	3
2000 \$	40,791 \$	0.09 \$	0.17 \$	0.17 \$	0.09 \$	3	2
2000 \$	46,910 \$	0.09 \$	#DIV/0!	#DIV/0!	#DIV/0!	2	2
2000 \$	407,012 \$	0.09 \$	0.10 \$	0.10 \$	0.13 \$	2	2
\$	-	\$	-	\$	0.03	0	0
# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	
\$	(80,947)	\$	0.01 \$	0.01 \$	0.04	0	
# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	
2001 \$	42,974 \$	0.10	#DIV/0!	#DIV/0!	#DIV/0!	3	3
2001 \$	12,675 \$	0.15 \$	0.58 \$	0.58 \$	2.18	2	2
2001 \$	9,010 \$	0.30 \$	0.26 \$	0.26 \$	0.13	3	3
2001 \$	12,883 \$	4.57 \$	0.23 \$	0.23 \$	0.13	3	3
2001 \$	13,812 \$	#DIV/0!	0.27 \$	0.27 \$	0.15	2	2
2001 \$	13,495 \$	#DIV/0!	0.26 \$	0.26 \$	0.14	3	3

FIG. 34A

FIG 34C



2001 \$	14.198 \$	24.94 \$	0.24 \$	0.24 \$	0.15	3	2
2001 \$	13.410 \$	0.08 \$	0.28 \$	0.28 \$	0.14	3	3
2001 \$	15.057 \$	0.01 \$	0.24 \$	0.24 \$	0.14	2	3
2001 \$	17.209 \$	0.01 \$	0.27 \$	0.27 \$	0.16	1	2
2001 \$	18.457 \$	0.06 \$	0.25 \$	0.25 \$	0.14	3	3
2001 \$	23.781 \$	0.13 \$	0.25 \$	0.25 \$	0.17	2	2
2001 \$	208.961 \$	0.22 \$	0.30 \$	0.30 \$	0.20	2	3
\$	(108.870)	\$	\$	\$	(0.10)		0
# 6 Less # 5		# 4 Less # 3	0.08 \$	# 5 Less # 4	0.08 \$	# 6 Less # 5	(0.02)
\$	(770.463)	\$	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	0
# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	
2002 \$	23.004 \$	0.17 \$	0.28 \$	0.28 \$	0.16	3	2
2002 \$	20.547 \$	0.27 \$	0.26 \$	0.26 \$	0.14	2	3
2002 \$	23.363 \$	1.77 \$	0.24 \$	0.24 \$	0.17	2	2
2002 \$	22.074 \$	#DIV/0!	0.26 \$	0.26 \$	0.14	3	3
2002 \$	24.665 \$	#DIV/0!	0.25 \$	0.25 \$	0.16	2	3
2002 \$	22.893 \$	14.40 \$	0.27 \$	0.27 \$	0.16	3	2
2002 \$	21.585 \$	0.10 \$	0.26 \$	0.26 \$	0.14	2	2
2002 \$	24.520 \$	0.01 \$	0.24 \$	0.24 \$	0.17	3	2
2002 \$	23.207 \$	0.01 \$	0.25 \$	0.25 \$	0.14	1	3
2002 \$	27.353 \$	0.06 \$	0.23 \$	0.23 \$	0.16	2	2
2002 \$	26.543 \$	0.08 \$	0.22 \$	0.22 \$	0.15	3	2
2002 \$	35.101 \$	0.12 \$	0.21 \$	0.21 \$	0.15	2	3
2002 \$	295.857 \$	0.19 \$	0.25 \$	0.25 \$	0.15	2	3
\$	(171.420)	\$	\$	\$	(0.09)		0
# 6 Less # 5		# 4 Less # 3	0.06 \$	# 5 Less # 4	0.06 \$	# 6 Less # 5	(0.03)
\$	(845.137)	\$	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	0
# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	
2003 \$	36.374 \$	0.14 \$	0.20 \$	0.20 \$	0.17	2	3
2003 \$	32.021 \$	0.16 \$	0.05 \$	0.05 \$	0.18	3	2
2003 \$	36.736 \$	0.22 \$	0.01 \$	0.01 \$	0.15	2	1
2003 \$	36.385 \$	0.45 \$	0.02 \$	0.02 \$	0.16	2	2
2003 \$	37.009 \$	#DIV/0!	0.03 \$	0.03 \$	0.15	2	3
2003 \$	38.636 \$	#DIV/0!	0.03 \$	0.03 \$	0.17	3	2
2003 \$	35.285 \$	#DIV/0!	0.03 \$	0.03 \$	0.15	2	2
2003 \$	38.152 \$	#DIV/0!	0.04 \$	0.04 \$	0.15	3	3
2003 \$	37.268 \$	40.69 \$	0.22 \$	0.22 \$	0.16	2	2
2003 \$	38.977 \$	0.56 \$	#DIV/0!	#DIV/0!	0.15	2	2
2003 \$	39.844 \$	0.03 \$	#DIV/0!	#DIV/0!	0.15	3	3
2003 \$	44.172 \$	0.00 \$	29.22 \$	29.22 \$	0.14	1	1
2003 \$	450.860 \$	0.32 \$	0.06 \$	0.06 \$	0.15	2	2
\$	(63.660)	\$	\$	\$	0.09		0
# 6 Less # 5		# 4 Less # 3	0.26 \$	# 5 Less # 4	0.26 \$	# 6 Less # 5	(0.16)
\$	(1,572,469)	\$	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	0
# 6 Less Baseline		# 4 Less Baseline		# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	

FIG. 34B

FIG 34D

FIG 34A



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 34D

94/127

FIG 34A

Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages
Collections FTB Hiring Trigger	Collections FTB Hiring Trigger	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	# Customers Becoming Past Due	Total Customers Past Due	Total Customers Past Due
3	3	321	321	321	321	10430	10430
3	3	336	336	336	336	9715	9715
3	3	377	377	377	377	8903	8903
2	2	384	384	384	384	8335	8335
3	3	378	378	378	378	8034	8034
1	1	384	384	384	384	6970	6970
0	0	379	379	379	379	6352	6352
2	2	404	404	404	404	5522	5522
3	3	421	421	421	421	5063	5063
3	3	472	472	472	472	4433	4433
2	2	534	534	534	534	4095	4095
3	3	690	690	690	690	5151	5151
2	2	423	423	423	423	6917	6917
0	0	0	0	0	0	0	0
# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	0	0
0	0	0	0	0	0	0	0
# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	0	0
1	1	466	466	466	466	7237	7237
1	1	464	464	464	464	8356	8356
3	3	519	519	519	519	10598	10598
2	2	528	528	528	528	13489	13489
3	3	521	521	521	521	16496	16496
3	3	528	528	528	528	19516	19516
2	2	522	522	522	522	22205	22205
3	3	556	556	556	556	25231	25231
2	2	579	579	579	579	28084	28084
3	3	649	649	649	649	29332	29332
2	2	752	752	752	752	31249	31249
2	2	947	947	947	947	34447	34447
2	2	586	586	586	586	20520	20520
0	0	0	0	0	0	0	0
# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	0	0
0	0	0	0	0	0	0	0
# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	0	0
3	3	769	769	769	769	38173	38173
2	2	847	847	847	847	37608	37608
3	3	937	937	937	937	27747	27747
3	3	951	951	951	951	1805	1805
2	2	939	939	939	939	0	0
3	3	949	949	949	949	0	0

FIG. 34C



2	2	940	940	940	940	64	4606
3	3	995	995	995	995	3975	4725
3	3	1032	1032	1032	1032	11358	4765
2	2	1145	1145	1145	1145	19666	5163
3	2	1279	1279	1279	1279	28317	5509
2	2	1629	1629	1629	1629	35812	7132
3	2	1034	1030	1030	1030	17060	4068
0	0		0	0	0		0
# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
0	0		-5	-5	-5		-1293
# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
2	3	1284	1284	1284	1284	39128	6601
3	2	1387	1387	1387	1387	31808	6094
2	3	1500	1500	1500	1500	5208	7212
3	3	1515	1515	1515	1515	0	6628
3	2	1504	1504	1504	1504	0	7089
2	2	1510	1510	1510	1510	158	6745
3	2	1502	1502	1502	1502	5434	6710
2	3	1573	1573	1573	1573	16696	7579
3	3	1616	1616	1616	1616	28831	7019
3	2	1758	1758	1758	1758	40846	8032
3	2	1923	1923	1923	1923	52019	8411
2	2	2380	2380	2380	2380	61774	9782
3	3	1621	1621	1621	1621	23492	7325
0	0		0	0	0		0
# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
0	0		0	0	0		0
# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline
3	2	1998	1998	1998	1998	68466	10034
2	3	2223	2223	2223	2223	68367	16650
1	2	2365	2365	2365	2365	59776	33576
2	3	2380	2380	2380	2380	28997	51392
3	3	2369	2369	2369	2369	0	66628
3	2	2367	2367	2367	2367	0	76546
2	3	2364	2364	2364	2364	0	77692
3	2	2454	2454	2454	2454	0	63365
2	3	2503	2503	2503	2503	103	12850
2	3	2681	2681	2681	2681	4332	0
3	2	2879	2879	2879	2879	21516	0
3	3	3477	3477	3477	3477	45300	78
2	3	2505	2505	2505	2505	24663	34068
0	0		0	0	0		0
# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3
0	0		0	0	0		0
# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline

FIG 34B

FIG. 34D

FIG 34C



FIG 35B

96/127

MODEL OUTPUT SUM	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages
Year	Total Customers Past Due	Total Customers Past Due	\$ Past Due	\$ Past Due	\$ Past Due	\$ Past Due	% Monthly Volume Past Due
1999	10430	10430	\$ 87,017,575	\$ 87,017,575	\$ 87,017,575	\$ 87,017,575	45.96%
1999	9715	9715	\$ 81,049,899	\$ 81,049,899	\$ 81,049,899	\$ 81,049,899	41.34%
1999	8903	8903	\$ 74,275,937	\$ 74,275,937	\$ 74,275,937	\$ 74,275,937	33.97%
1999	8335	8335	\$ 69,535,566	\$ 69,535,566	\$ 69,535,566	\$ 69,535,566	31.08%
1999	8034	8034	\$ 67,027,934	\$ 67,027,934	\$ 67,027,934	\$ 67,027,934	30.66%
1999	6970	6970	\$ 58,148,703	\$ 58,148,703	\$ 58,148,703	\$ 58,148,703	25.70%
1999	6352	6352	\$ 52,997,452	\$ 52,997,452	\$ 52,997,452	\$ 52,997,452	24.13%
1999	5522	5522	\$ 46,069,930	\$ 46,069,930	\$ 46,069,930	\$ 46,069,930	19.70%
1999	5063	5063	\$ 42,240,731	\$ 42,240,731	\$ 42,240,731	\$ 42,240,731	17.28%
1999	4433	4433	\$ 36,982,956	\$ 36,982,956	\$ 36,982,956	\$ 36,982,956	13.53%
1999	4095	4095	\$ 34,161,926	\$ 34,161,926	\$ 34,161,926	\$ 34,161,926	10.90%
1999	5151	5151	\$ 42,973,026	\$ 42,973,026	\$ 42,973,026	\$ 42,973,026	11.10%
1999	6917	6917	\$ 57,706,803	\$ 57,706,803	\$ 57,706,803	\$ 57,706,803	25.44%
1999	0	0	\$ -	\$ -	\$ -	\$ -	-
# 2 Less # 1	0	# 3 Less # 2	0	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	-
# 2 Less Baseline	0	# 3 Less Baseline	0	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	-
2000	7237	7237	\$ 60,374,492	\$ 60,374,492	\$ 60,374,492	\$ 60,374,492	22.74%
2000	8356	8356	\$ 69,715,014	\$ 69,715,014	\$ 69,715,014	\$ 69,715,014	25.41%
2000	10598	10598	\$ 88,420,591	\$ 88,420,591	\$ 88,420,591	\$ 88,420,591	28.77%
2000	13489	13489	\$ 112,537,229	\$ 112,537,229	\$ 112,537,229	\$ 112,537,229	36.16%
2000	16496	16496	\$ 137,622,345	\$ 137,622,345	\$ 137,622,345	\$ 137,622,345	45.15%
2000	19516	19516	\$ 162,817,871	\$ 162,817,871	\$ 162,817,871	\$ 162,817,871	51.58%
2000	22205	22205	\$ 185,259,985	\$ 185,259,985	\$ 185,259,985	\$ 185,259,985	60.68%
2000	25231	25231	\$ 210,499,563	\$ 210,499,563	\$ 210,499,563	\$ 210,499,563	64.47%
2000	26689	26689	\$ 234,305,063	\$ 234,305,063	\$ 234,305,063	\$ 234,305,063	68.96%
2000	21049	21049	\$ 244,718,128	\$ 244,718,128	\$ 244,718,128	\$ 244,718,128	64.49%
2000	10853	10853	\$ 260,713,844	\$ 260,713,844	\$ 260,713,844	\$ 260,713,844	60.47%
2000	0	0	\$ 287,389,933	\$ 287,389,933	\$ 287,389,933	\$ 287,389,933	55.33%
2000	15143	15143	\$ 171,197,838	\$ 171,197,838	\$ 171,197,838	\$ 171,197,838	48.68%
2000	-4263	0	\$ -	\$ -	\$ -	\$ -	-
# 2 Less # 1	-5377	# 3 Less # 2	(9,291,178)	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	-
# 2 Less Baseline	-5377	# 3 Less Baseline	(44,858,207)	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	-
2001	0	0	\$ 318,478,815	\$ 318,478,815	\$ 318,478,815	\$ 318,478,815	76.60%
2001	863	863	\$ 313,761,627	\$ 313,761,627	\$ 313,761,627	\$ 313,761,627	63.53%
2001	3557	3557	\$ 231,493,103	\$ 231,493,103	\$ 231,493,103	\$ 231,493,103	44.06%
2001	4389	4389	\$ 15,055,422	\$ 15,055,422	\$ 15,055,422	\$ 15,055,422	3.75%
2001	4403	4403	\$ -	\$ -	\$ -	\$ -	0.00%
2001	4197	4197	\$ -	\$ -	\$ -	\$ -	0.00%

FIG. 35A

FIG 35C



2001	4606	4606	\$	532,997	\$	38,253,473	\$	38,431,681	\$	38,431,681	0.09%
2001	4225	4225	\$	33,166,025	\$	35,241,896	\$	35,247,454	\$	35,247,454	5.11%
2001	4765	4765	\$	96,428,741	\$	39,753,507	\$	39,753,654	\$	39,753,654	15.47%
2001	5163	5163	\$	164,071,817	\$	43,078,626	\$	43,078,630	\$	43,078,630	23.90%
2001	5509	5509	\$	238,247,286	\$	45,964,243	\$	45,964,243	\$	45,964,243	30.97%
2001	7132	7132	\$	298,776,657	\$	59,502,919	\$	59,502,919	\$	59,502,919	33.25%
2001	4068	4068	\$	142,334,335	\$	57,879,629	\$	33,935,687	\$	33,935,687	24.73%
	-2870	0	\$		\$	(84,454,706)	\$	(23,943,942)	\$	-	
	#2 Less #1	#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		-	
	-12993	-12993	\$		\$	(108,398,648)	\$	(108,398,648)	\$		
	#2 Less Baseline	#3 Less Baseline		#2 Less Baseline		#3 Less Baseline					
2002	6601	6601	\$	326,447,478	\$	55,073,110	\$	55,073,110	\$	55,073,110	50.52%
2002	6094	6094	\$	265,375,201	\$	50,839,248	\$	50,839,248	\$	50,839,248	33.44%
2002	7212	7212	\$	43,433,271	\$	60,170,229	\$	60,170,229	\$	60,170,229	6.26%
2002	6628	6628	\$	-	\$	55,293,256	\$	55,293,256	\$	55,293,256	0.00%
2002	7089	7089	\$	-	\$	59,141,021	\$	59,141,021	\$	59,141,021	0.00%
2002	6745	6745	\$	1,319,098	\$	56,276,233	\$	56,276,233	\$	56,276,233	0.14%
2002	6710	6710	\$	45,332,155	\$	55,983,516	\$	55,983,516	\$	55,983,516	4.77%
2002	7579	7579	\$	139,256,268	\$	63,233,750	\$	63,233,750	\$	63,233,750	14.58%
2002	7019	7019	\$	240,537,976	\$	58,556,123	\$	58,556,123	\$	58,556,123	24.94%
2002	8032	8032	\$	340,774,610	\$	67,013,620	\$	67,013,620	\$	67,013,620	32.67%
2002	8411	8411	\$	433,991,604	\$	70,175,572	\$	70,175,572	\$	70,175,572	38.09%
2002	9782	9782	\$	515,382,277	\$	81,610,096	\$	81,610,096	\$	81,610,096	39.32%
2002	7325	7325	\$	195,990,828	\$	61,113,815	\$	61,113,815	\$	61,113,815	20.39%
	0	0	\$		\$	(134,877,014)	\$	0	\$	-	
	#2 Less #1	#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		-	
	-16166	-16166	\$		\$	(134,877,014)	\$	(134,877,014)	\$		
	#2 Less Baseline	#3 Less Baseline		#2 Less Baseline		#3 Less Baseline					
2003	10034	10034	\$	571,211,941	\$	117,989,334	\$	83,710,462	\$	83,710,462	61.68%
2003	16650	16650	\$	570,383,669	\$	231,587,308	\$	138,909,805	\$	138,909,805	43.93%
2003	33576	33576	\$	498,712,488	\$	375,355,450	\$	280,125,350	\$	280,125,350	36.67%
2003	51392	51392	\$	234,410,226	\$	518,343,375	\$	428,764,168	\$	428,764,168	18.23%
2003	66628	66628	\$	-	\$	638,365,773	\$	555,878,454	\$	555,878,454	0.00%
2003	76546	76546	\$	-	\$	727,932,373	\$	638,627,259	\$	638,627,259	0.00%
2003	77692	77692	\$	-	\$	773,293,077	\$	648,180,909	\$	648,180,909	0.00%
2003	63365	63365	\$	-	\$	760,457,249	\$	528,655,421	\$	528,655,421	0.00%
2003	12850	12850	\$	860,663	\$	663,837,875	\$	107,210,530	\$	107,210,530	0.06%
2003	0	0	\$	36,141,642	\$	330,487,435	\$	-	\$	-	2.01%
2003	0	0	\$	179,511,533	\$	-	\$	-	\$	-	10.07%
2003	78	78	\$	377,935,297	\$	-	\$	653,136	\$	653,136	19.21%
2003	34068	34068	\$	205,763,955	\$	428,135,350	\$	284,226,291	\$	284,226,291	13.99%
	-17249	0	\$		\$	222,371,395	\$	(143,909,059)	\$	-	
	#2 Less #1	#3 Less #2		#1 Less Baseline		#2 Less #1		#3 Less #2		-	
	9405	9405	\$		\$	78,462,336	\$	78,462,336	\$		
	#2 Less Baseline	#3 Less Baseline		#2 Less Baseline		#3 Less Baseline					

FIG. 35B

FIG 35D

FIG 35A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulich, Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 35D

98/127

FIG 35A

Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages
% Monthly Volume Past Due	% Monthly Volume Past Due	% Monthly Volume Past Due	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	% Volume Written-Off
45.96%	45.96%	45.96%	375	375	375	375	0.30%
41.34%	41.34%	41.34%	381	381	381	381	0.27%
33.97%	33.97%	33.97%	412	412	412	412	0.22%
31.08%	31.08%	31.08%	396	396	396	396	0.20%
30.66%	30.66%	30.66%	415	415	415	415	0.20%
25.70%	25.70%	25.70%	421	421	421	421	0.17%
24.13%	24.13%	24.13%	415	415	415	415	0.16%
19.70%	19.70%	19.70%	432	432	432	432	0.13%
17.24%	17.24%	17.24%	447	447	447	447	0.11%
13.55%	13.55%	13.55%	500	500	500	500	0.09%
10.90%	10.90%	10.90%	529	529	529	529	0.07%
11.10%	11.10%	11.10%	587	587	587	587	0.07%
25.44%	25.44%	25.44%	442	442	442	442	0.16%
0.00%	0.00%	0.00%	0	0	0	0	
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
0.00%	0.00%	0.00%					
# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline			
22.74%	22.74%	22.74%	421	421	421	421	0.15%
25.41%	25.41%	25.41%	387	387	387	387	0.16%
28.77%	28.77%	28.77%	396	396	396	396	0.19%
36.16%	36.16%	36.16%	390	390	390	390	0.23%
45.15%	45.15%	45.15%	378	378	378	378	0.29%
51.58%	51.58%	51.58%	401	401	401	401	0.33%
60.68%	60.68%	60.68%	391	391	391	391	0.39%
64.47%	64.47%	64.47%	403	403	403	403	0.42%
66.10%	66.10%	66.10%	498	533	690	690	0.45%
59.95%	47.43%	47.43%	579	671	978	978	0.42%
52.53%	23.10%	23.10%	637	738	1694	1694	0.39%
44.96%	0.00%	0.00%	751	856	28968	28968	0.36%
46.71%	39.29%	39.29%	469	499	2958	2958	0.32%
-1.98%	-7.42%	0.00%		29	2459	0	
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
-9.39%	-9.39%	-9.39%					
# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline			
58.43%	0.00%	0.00%	688	861	46400	46400	0.50%
34.34%	1.23%	1.23%	1015	2100	1430	1430	0.41%
0.06%	5.32%	5.32%	1818	52465	880	880	0.29%
0.00%	6.60%	6.60%	73666	22651	893	893	0.02%
0.43%	6.78%	6.78%	48969	2279	965	965	0.00%
5.10%	6.19%	6.19%	19588	836	932	932	0.00%

FIG. 35C



Applicant: Burl Shannon Hinkle      Serial No.: 09/845,397      Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
99/127

6.96%	7.00%	7.00%	4241	925	928	928	0.00%
6.10%	6.10%	6.10%	671	1009	1009	1009	0.03%
6.54%	6.54%	6.54%	671	1002	1002	1002	0.10%
6.44%	6.44%	6.44%	746	1144	1144	1144	0.15%
6.07%	6.07%	6.07%	897	1236	1236	1236	0.20%
6.55%	6.55%	6.55%	1300	1526	1526	1526	0.22%
11.42%	5.40%	5.40%	12856	7420	4862	4862	0.16%
-13.31%	-6.02%	0.00%		-5436	-2537	0	
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
	-19.33%	-19.33%			-7994	-7994	
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
8.82%	8.82%	8.82%	1375	1401	1401	1401	0.33%
6.23%	6.23%	6.23%	2089	1359	1359	1359	0.22%
6.82%	6.82%	6.82%	23127	1461	1461	1461	0.04%
6.28%	6.28%	6.28%	38449	1551	1551	1551	0.00%
6.74%	6.74%	6.74%	16477	1466	1466	1466	0.00%
6.33%	6.33%	6.33%	4012	1550	1550	1550	0.00%
6.38%	6.38%	6.38%	1029	1488	1488	1488	0.03%
6.84%	6.84%	6.84%	1020	1535	1535	1535	0.09%
6.22%	6.22%	6.22%	1053	1647	1647	1647	0.16%
6.44%	6.44%	6.44%	1208	1677	1677	1677	0.21%
6.25%	6.25%	6.25%	1443	1945	1945	1945	0.25%
6.14%	6.14%	6.14%	1918	2213	2213	2213	0.25%
6.62%	6.62%	6.62%	7767	1608	1608	1608	0.13%
-13.77%	0.00%	0.00%		-6159	0	0	
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
	-13.77%	-13.77%			-6159	-6159	
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		
12.22%	9.49%	9.49%	1907	1669	2102	2102	0.40%
17.27%	10.21%	10.21%	2375	1455	1547	1547	0.28%
26.66%	19.74%	19.74%	3054	1544	1536	1536	0.24%
36.85%	30.38%	30.38%	13508	1632	1584	1584	0.12%
46.05%	40.04%	40.04%	85015	1778	1760	1760	0.00%
51.64%	45.34%	45.34%	61666	1983	2080	2080	0.00%
53.98%	47.09%	47.09%	40746	2251	2577	2577	0.00%
53.36%	37.80%	37.80%	20610	2702	3678	3678	0.00%
45.64%	8.60%	8.60%	8780	3401	49812	49812	0.00%
23.15%	0.00%	0.00%	2512	16006	87921	87921	0.01%
0.00%	0.00%	0.00%	1887	126648	48298	48298	0.07%
0.00%	0.01%	0.01%	2255	72411	19471	19471	0.12%
30.75%	20.72%	20.72%	20359	19457	18530	18530	0.10%
14.76%	-10.03%	0.00%		-903	-926	0	
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
	4.74%	4.74%			-1829	-1829	
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline		

FIG 35B

FIG. 35D

FIG 35C



FIG 36B

MODEL OUTPUT SUM	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages
Year	Total Customers Past Due	Total Customers Past Due	\$ Past Due	\$ Past Due	\$ Past Due	\$ Past Due	% Monthly Volume Past Due
1999	10630	10630	\$ 87,017,575	\$ 87,017,575	\$ 87,017,575	\$ 87,017,575	45.96%
1999	9715	9715	\$ 81,049,899	\$ 81,049,899	\$ 81,049,899	\$ 81,049,899	41.34%
1999	8903	8903	\$ 74,275,937	\$ 74,275,937	\$ 74,275,937	\$ 74,275,937	33.97%
1999	8335	8335	\$ 69,535,566	\$ 69,535,566	\$ 69,535,566	\$ 69,535,566	31.08%
1999	8034	8034	\$ 67,027,934	\$ 67,027,934	\$ 67,027,934	\$ 67,027,934	30.66%
1999	6970	6970	\$ 58,148,703	\$ 58,148,703	\$ 58,148,703	\$ 58,148,703	25.70%
1999	6352	6352	\$ 52,997,452	\$ 52,997,452	\$ 52,997,452	\$ 52,997,452	24.13%
1999	5522	5522	\$ 46,069,930	\$ 46,069,930	\$ 46,069,930	\$ 46,069,930	19.70%
1999	5063	5063	\$ 42,240,731	\$ 42,240,731	\$ 42,240,731	\$ 42,240,731	17.24%
1999	4433	4433	\$ 36,982,956	\$ 36,982,956	\$ 36,982,956	\$ 36,982,956	13.55%
1999	4095	4095	\$ 34,161,926	\$ 34,161,926	\$ 34,161,926	\$ 34,161,926	10.90%
1999	5151	5151	\$ 42,973,026	\$ 42,973,026	\$ 42,973,026	\$ 42,973,026	11.10%
1999	6917	6917	\$ 57,706,803	\$ 57,706,803	\$ 57,706,803	\$ 57,706,803	25.44%
	0	0	\$ -	\$ -	\$ -	\$ -	-
# 5 Less # 4	0	# 6 Less # 5	\$ -	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	-
# 5 Less Baseline	0	# 6 Less Baseline	\$ -	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	-
2000	7237	7237	\$ 60,374,492	\$ 60,374,492	\$ 60,374,492	\$ 60,374,492	22.74%
2000	8356	8356	\$ 69,715,014	\$ 69,715,014	\$ 69,715,014	\$ 69,715,014	25.41%
2000	10598	10598	\$ 88,420,591	\$ 88,420,591	\$ 88,420,591	\$ 88,420,591	28.17%
2000	13489	13489	\$ 112,537,229	\$ 112,537,229	\$ 112,537,229	\$ 112,537,229	36.16%
2000	16496	16496	\$ 137,622,345	\$ 137,622,345	\$ 137,622,345	\$ 137,622,345	45.15%
2000	19516	19516	\$ 162,817,871	\$ 162,817,871	\$ 162,817,871	\$ 162,817,871	51.58%
2000	22205	22205	\$ 185,259,985	\$ 185,259,985	\$ 185,259,985	\$ 185,259,985	60.68%
2000	25231	25231	\$ 210,499,563	\$ 210,499,563	\$ 210,499,563	\$ 210,499,563	64.47%
2000	26689	26689	\$ 222,666,146	\$ 222,666,146	\$ 222,666,146	\$ 222,666,146	68.96%
2000	21049	0	\$ 244,718,128	\$ 175,615,892	\$ 90,546,448	\$ -	64.49%
2000	10853	0	\$ 260,713,844	\$ -	\$ -	\$ -	60.47%
2000	0	0	\$ 287,389,933	\$ -	\$ -	\$ -	55.33%
2000	15143	12047	\$ 171,197,838	\$ 126,339,631	\$ 126,339,631	\$ 100,505,065	48.68%
	0	-3097	\$ -	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	-
# 5 Less # 4	-5377	# 6 Less # 5	\$ (44,858,207)	\$ (44,858,207)	\$ (44,858,207)	\$ (70,692,773)	-
# 5 Less Baseline	-5377	# 6 Less Baseline	\$ -	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	-
2001	0	0	\$ 318,478,815	\$ -	\$ -	\$ -	76.60%
2001	863	268	\$ 313,761,627	\$ 7,202,334	\$ 7,202,334	\$ 2,235,452	63.53%
2001	3557	3276	\$ 231,493,103	\$ 29,675,884	\$ 29,675,884	\$ 27,329,847	44.06%
2001	4389	4437	\$ 15,055,422	\$ 36,615,328	\$ 36,615,328	\$ 37,017,069	3.75%
2001	4403	4266	\$ -	\$ 36,738,968	\$ 36,738,968	\$ 35,592,430	0.00%
2001	4197	4574	\$ -	\$ 35,019,147	\$ 35,019,147	\$ 38,159,166	0.00%

FIG. 36A

FIG 36C



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
101/127

2001	4606	4268	537,997	38,431,681	38,431,681	35,604,137	0.09%
2001	4225	4411	33,166,025	35,247,454	35,247,454	36,798,184	5.11%
2001	4765	4852	96,428,774	39,753,654	39,753,654	40,476,882	15.47%
2001	5163	5001	164,071,817	43,078,630	43,078,630	41,719,662	23.90%
2001	5909	5994	238,247,286	45,964,243	45,964,243	50,006,978	30.97%
2001	7132	6326	298,776,657	59,502,919	59,502,919	52,778,841	33.25%
2001	4068	3973	142,334,335	33,935,687	33,935,687	33,143,221	24.73%
	0	-95				667,510	
# 5 Less # 4	-12993	-13088		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
2002	6601	6694	326,447,478	55,073,110	55,073,110	55,073,110	50.52%
2002	6094	6659	265,375,201	50,839,248	50,839,248	50,839,248	33.44%
2002	7212	6386	43,433,271	60,170,229	60,170,229	60,170,229	6.26%
2002	6628	7049		55,293,256	55,293,256	55,293,256	0.00%
2002	7089	7044		59,141,021	59,141,021	59,141,021	0.00%
2002	6745	6693	1,319,098	56,276,233	56,276,233	56,276,233	0.14%
2002	6710	7335	45,332,155	55,983,516	55,983,516	55,983,516	4.77%
2002	7579	6716	139,296,268	63,233,750	63,233,750	63,233,750	14.58%
2002	7019	7467	240,537,976	58,556,123	58,556,123	58,556,123	24.94%
2002	8032	7986	340,774,610	67,013,620	67,013,620	67,013,620	32.67%
2002	8411	8322	433,991,604	70,175,572	70,175,572	70,175,572	38.09%
2002	9782	10512	515,382,277	81,610,096	81,610,096	81,610,096	39.32%
2002	7325	7405	195,990,828	61,113,815	61,113,815	61,113,815	20.39%
	0	80				0	
# 5 Less # 4	-16166	-16086		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
2003	10034	9969	571,211,941	83,710,462	83,710,462	83,710,462	61.68%
2003	16650	9760	570,383,669	138,909,805	138,909,805	138,909,805	43.93%
2003	33576	11431	498,712,488	280,125,350	280,125,350	280,125,350	36.67%
2003	51392	10401	234,410,226	428,764,168	428,764,168	428,764,168	18.23%
2003	66628	11164		555,878,454	555,878,454	555,878,454	0.00%
2003	76546	10595		638,627,259	638,627,259	638,627,259	0.00%
2003	77692	10532		648,180,909	648,180,909	648,180,909	0.00%
2003	63365	11881		528,655,421	528,655,421	528,655,421	0.00%
2003	12850	10880	860,663	107,210,530	107,210,530	107,210,530	0.06%
2003	0	12320	36,141,642				2.01%
2003	0	12651	179,511,533				10.07%
2003	78	14392	377,935,297	653,136	653,136	653,136	19.21%
2003	34068	11331	205,763,955	284,226,291	284,226,291	284,226,291	15.99%
	0	-22736					
# 5 Less # 4	9405	-13332		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	

FIG. 36B

FIG 36D

FIG 36A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 36D

102/127

FIG 36A

Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages
% Monthly Volume Past Due	% Monthly Volume Past Due	% Monthly Volume Past Due	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	Customers "Cleared"	% Volume Written- Off
45.96%	45.96%	45.96%	375	375	375	375	0.30%
41.34%	41.34%	41.34%	381	381	381	381	0.27%
33.97%	33.97%	33.97%	412	412	412	412	0.22%
31.08%	31.08%	31.08%	396	396	396	396	0.20%
30.66%	30.66%	30.66%	415	415	415	415	0.20%
25.70%	25.70%	25.70%	421	421	421	421	0.17%
24.13%	24.13%	24.13%	415	415	415	415	0.16%
19.70%	19.70%	19.70%	432	432	432	432	0.13%
17.24%	17.24%	17.24%	447	447	447	447	0.11%
13.55%	13.55%	13.55%	500	500	500	500	0.09%
10.90%	10.90%	10.90%	529	529	529	529	0.07%
11.10%	11.10%	11.10%	587	587	587	587	0.07%
25.44%	25.44%	25.44%	442	442	442	442	0.16%
0.00%	0.00%	0.00%	0	0	0	0	
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		
0.00%	0.00%	0.00%	0	0	0		
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		
22.74%	22.74%	22.74%	421	421	421	421	0.15%
25.41%	25.41%	25.41%	387	387	387	387	0.16%
28.77%	28.77%	28.77%	396	396	396	396	0.19%
36.16%	36.16%	36.16%	390	390	390	390	0.23%
45.15%	45.15%	45.15%	378	378	378	378	0.29%
51.58%	51.58%	51.58%	401	401	401	401	0.33%
60.68%	60.68%	60.68%	391	391	391	391	0.39%
64.47%	64.47%	64.47%	403	403	403	403	0.42%
66.00%	66.00%	66.00%	498	690	690	1605	0.45%
47.43%	47.43%	47.43%	579	978	978	108727	0.42%
23.10%	23.10%	0.00%	637	1694	1694	105824	0.39%
0.00%	0.00%	0.00%	751	28968	28968	79393	0.36%
39.29%	39.29%	32.57%	469	2958	2958	24893	0.32%
0.00%	0.00%	-6.72%	0	0	0	21935	
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		
-9.39%	-9.39%	-16.11%	2489	2489	24424		
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		
0.00%	0.00%	0.00%	688	46400	46400	132457	0.50%
1.23%	1.23%	0.36%	1015	1430	1430	4358	0.41%
5.32%	5.32%	4.71%	1818	880	880	797	0.29%
6.60%	6.60%	6.69%	73666	893	893	911	0.02%
6.78%	6.78%	6.54%	48969	965	965	950	0.00%
6.19%	6.19%	6.73%	19588	932	932	924	0.00%

FIG. 36C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
103/127

7.00%	7.00%	6.55%	4241	928	928	978	0.00%
6.10%	6.10%	6.26%	671	1009	1009	958	0.03%
6.54%	6.54%	6.70%	671	1002	1002	1029	0.10%
6.44%	6.44%	6.21%	746	1144	1144	1126	0.15%
6.07%	6.07%	6.59%	897	1236	1236	1226	0.20%
6.55%	6.55%	5.90%	1300	1526	1526	1577	0.22%
5.40%	5.40%	5.27%	12856	4862	4862	12274	0.16%
0.00%	0.00%	-0.13%	0	0	0	7412	
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
-19.33%	-19.33%	-19.46%		-794	-794	-582	
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
8.82%	8.82%	6.91%	1375	1401	1401	1353	0.33%
6.23%	6.23%	6.80%	2089	1359	1359	1351	0.22%
6.82%	6.82%	6.12%	23127	1461	1461	1523	0.04%
6.28%	6.28%	6.61%	38449	1551	1551	1479	0.00%
6.74%	6.74%	6.77%	16477	1466	1466	1344	0.00%
6.33%	6.33%	6.21%	4012	1550	1550	1485	0.00%
6.38%	6.38%	6.96%	1029	1488	1488	1479	0.03%
6.84%	6.84%	6.14%	1020	1535	1535	1601	0.09%
6.22%	6.22%	6.55%	1053	1647	1647	1570	0.16%
6.44%	6.44%	6.50%	1208	1677	1677	1765	0.21%
6.25%	6.25%	6.11%	1443	1945	1945	1865	0.25%
6.14%	6.14%	6.62%	1918	2213	2213	2242	0.25%
6.62%	6.62%	6.69%	7767	1608	1608	1605	0.13%
0.00%	0.00%	0.07%		0	0	-3	
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
-13.77%	-13.77%	-13.70%		-6159	-6159	-6162	
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
9.49%	9.49%	9.37%	1907	2102	2102	2133	0.40%
10.21%	10.21%	6.23%	2375	1547	1547	2177	0.28%
19.74%	19.74%	6.87%	3054	1536	1536	2311	0.24%
30.38%	30.38%	6.27%	13508	1584	1584	2435	0.12%
40.04%	40.04%	6.73%	85015	1760	1760	2309	0.00%
45.34%	45.34%	6.34%	61665	2080	2080	2433	0.00%
47.09%	47.09%	6.35%	40746	2577	2577	2338	0.00%
37.80%	37.80%	6.88%	20610	3678	3678	2401	0.00%
8.60%	8.60%	6.23%	8780	49812	49812	2552	0.00%
0.00%	0.00%	6.49%	2512	87921	87921	2567	0.01%
0.00%	0.00%	6.28%	1887	48298	48298	2922	0.07%
0.01%	0.01%	6.19%	2255	19471	19471	3248	0.12%
20.72%	20.72%	6.69%	20359	18530	18530	2486	0.10%
0.00%	0.00%	-14.04%		0	0	-16045	
# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
4.74%	4.74%	-9.30%		-1829	-1829	-17874	
# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	

FIG 36B

FIG. 36D

FIG 36C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

104/127

FIG 37B

MODEL OUTPUT SUM	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages
Year	% Volume Written- Off	% Volume Written- Off	% Volume Written- Off	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs
1999	0.30%	0.30%	0.30%	4	4	4	4
1999	0.27%	0.27%	0.27%	4	4	4	4
1999	0.22%	0.22%	0.22%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.17%	0.17%	0.17%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.13%	0.13%	0.13%	4	4	4	4
1999	0.11%	0.11%	0.11%	4	4	4	4
1999	0.09%	0.09%	0.09%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.00%	0.00%	0.00%	4	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		0.00%	0.00%			0	0
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
2000	0.15%	0.15%	0.15%	4	4	4	4
2000	0.16%	0.16%	0.16%	4	4	4	4
2000	0.19%	0.19%	0.19%	4	4	4	4
2000	0.23%	0.23%	0.23%	4	4	4	4
2000	0.29%	0.29%	0.29%	5	5	5	5
2000	0.33%	0.33%	0.33%	5	5	5	5
2000	0.39%	0.39%	0.39%	5	5	5	5
2000	0.42%	0.42%	0.42%	5	5	5	5
2000	0.44%	0.43%	0.43%	5	5	5	5
2000	0.39%	0.31%	0.31%	7	5	5	5
2000	0.34%	0.15%	0.15%	8	6	6	6
2000	0.29%	0.00%	0.00%	9	6	6	6
2000	0.30%	0.25%	0.25%	5	5	5	5
2000	-0.01%	-0.03%	0.00%		-1	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
		-0.06%	-0.06%			-1	-1
		# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
2001	0.38%	0.00%	0.00%	10	7	7	7
2001	0.22%	0.01%	0.01%	10	6	6	6
2001	0.00%	0.03%	0.03%	10	6	6	6
2001	0.00%	0.04%	0.04%	10	7	7	7
2001	0.00%	0.04%	0.04%	10	7	7	7
2001	0.03%	0.04%	0.04%	10	7	7	7

FIG. 37A

FIG 37C



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
105/127

2001	0.05%	0.05%	0.05%	10	7	7	7
2001	0.04%	0.04%	0.04%	10	7	7	7
2001	0.04%	0.04%	0.04%	10	7	7	7
2001	0.04%	0.04%	0.04%	11	7	7	7
2001	0.04%	0.04%	0.04%	13	9	9	9
2001	0.04%	0.04%	0.04%	14	10	10	10
2001	0.07%	0.04%	0.04%	11	7	7	7
	-0.09%	-0.04%	0.00%	-3	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	-0.13%	-0.13%	\$	-3	-3		
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			
2002	0.06%	0.06%	0.06%	15	10	10	10
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	13	8	8	8
2002	0.04%	0.04%	0.04%	14	10	10	10
2002	0.04%	0.04%	0.04%	16	11	11	11
2002	0.04%	0.04%	0.04%	18	12	12	12
2002	0.04%	0.04%	0.04%	14	9	9	9
	-0.09%	0.00%	0.00%	-5	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	-0.09%	-0.09%	-5	-5	-5		
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			
2003	0.08%	0.06%	0.06%	20	13	13	13
2003	0.11%	0.07%	0.07%	17	11	11	11
2003	0.17%	0.13%	0.13%	17	11	11	11
2003	0.24%	0.20%	0.20%	17	11	11	11
2003	0.30%	0.26%	0.26%	17	11	11	11
2003	0.33%	0.29%	0.29%	17	11	11	11
2003	0.36%	0.31%	0.31%	17	11	11	11
2003	0.35%	0.24%	0.24%	17	11	11	11
2003	0.30%	0.06%	0.06%	17	11	11	11
2003	0.15%	0.00%	0.00%	18	12	12	12
2003	0.00%	0.00%	0.00%	20	14	14	14
2003	0.00%	0.00%	0.00%	23	16	16	16
2003	0.20%	0.13%	0.13%	18	12	12	12
	0.10%	-0.06%	0.00%	-6	0	0	0
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		
	0.03%	0.03%	-6	-6	-6		
# 2 Less Baseline	# 3 Less Baseline	# 1 Less Baseline	# 2 Less Baseline	# 3 Less Baseline			

FIG. 37B

FIG 37D

FIG 37A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 37D

106/127

FIG 37A

Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals	Scenario 3 Monthly and Annual Totals	Baseline	Scenario 1	Scenario 2	Scenario 3
Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Client Services FTE Cost	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding	Average FTE Cost per Manual Funding
\$ 10,058	\$ 10,058	\$ 10,058	\$ 10,058	\$ 2.19	\$ 2.19	\$ 2.19	\$ 2.19
\$ 9,601	\$ 9,601	\$ 9,601	\$ 9,601	\$ 2.02	\$ 2.02	\$ 2.02	\$ 2.02
\$ 10,607	\$ 10,607	\$ 10,607	\$ 10,607	\$ 1.99	\$ 1.99	\$ 1.99	\$ 1.99
\$ 10,698	\$ 10,698	\$ 10,698	\$ 10,698	\$ 1.98	\$ 1.98	\$ 1.98	\$ 1.98
\$ 10,881	\$ 10,881	\$ 10,881	\$ 10,881	\$ 2.06	\$ 2.06	\$ 2.06	\$ 2.06
\$ 11,156	\$ 11,156	\$ 11,156	\$ 11,156	\$ 2.03	\$ 2.03	\$ 2.03	\$ 2.03
\$ 10,424	\$ 10,424	\$ 10,424	\$ 10,424	\$ 1.96	\$ 1.96	\$ 1.96	\$ 1.96
\$ 11,156	\$ 11,156	\$ 11,156	\$ 11,156	\$ 1.96	\$ 1.96	\$ 1.96	\$ 1.96
\$ 10,698	\$ 10,698	\$ 10,698	\$ 10,698	\$ 1.80	\$ 1.80	\$ 1.80	\$ 1.80
\$ 10,881	\$ 10,881	\$ 10,881	\$ 10,881	\$ 1.63	\$ 1.63	\$ 1.63	\$ 1.63
\$ 10,698	\$ 10,698	\$ 10,698	\$ 10,698	\$ 1.41	\$ 1.41	\$ 1.41	\$ 1.41
\$ 11,613	\$ 11,613	\$ 11,613	\$ 11,613	\$ 1.27	\$ 1.27	\$ 1.27	\$ 1.27
\$ 128,473	\$ 128,473	\$ 128,473	\$ 128,473	\$ 1.81	\$ 1.81	\$ 1.81	\$ 1.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 1 Less Baseline	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 2 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 3 Less Baseline
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk
\$ 10,881	\$ 10,881	\$ 10,881	\$ 10,881	\$ 1.55	\$ 1.55	\$ 1.55	\$ 1.55
\$ 10,698	\$ 10,698	\$ 10,698	\$ 10,698	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65
\$ 10,881	\$ 10,881	\$ 10,881	\$ 10,881	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
\$ 10,698	\$ 10,698	\$ 10,698	\$ 10,698	\$ 1.45	\$ 1.45	\$ 1.45	\$ 1.45
\$ 13,076	\$ 13,076	\$ 13,076	\$ 13,076	\$ 1.81	\$ 1.81	\$ 1.81	\$ 1.81
\$ 13,602	\$ 13,602	\$ 13,602	\$ 13,602	\$ 1.81	\$ 1.81	\$ 1.81	\$ 1.81
\$ 13,030	\$ 13,030	\$ 13,030	\$ 13,030	\$ 1.79	\$ 1.79	\$ 1.79	\$ 1.79
\$ 13,087	\$ 13,087	\$ 13,087	\$ 13,087	\$ 1.68	\$ 1.68	\$ 1.68	\$ 1.68
\$ 13,785	\$ 13,785	\$ 13,785	\$ 13,785	\$ 1.70	\$ 1.70	\$ 1.70	\$ 1.70
\$ 18,094	\$ 18,094	\$ 18,094	\$ 18,094	\$ 1.98	\$ 1.98	\$ 1.98	\$ 1.98
\$ 18,837	\$ 18,837	\$ 18,837	\$ 18,837	\$ 1.82	\$ 1.82	\$ 1.82	\$ 1.82
\$ 24,815	\$ 24,815	\$ 24,815	\$ 24,815	\$ 1.99	\$ 1.99	\$ 1.99	\$ 1.99
\$ 171,484	\$ 171,484	\$ 171,484	\$ 171,484	\$ 1.75	\$ 1.75	\$ 1.75	\$ 1.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 3 Less # 2
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline	# 3 Less Baseline
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk	Less Exec. Risk
\$ 25,489	\$ 16,551	\$ 16,551	\$ 16,551	\$ 2.43	\$ 1.58	\$ 1.58	\$ 1.58
\$ 24,003	\$ 14,402	\$ 14,402	\$ 14,402	\$ 2.25	\$ 1.35	\$ 1.35	\$ 1.35
\$ 25,146	\$ 16,471	\$ 16,471	\$ 16,471	\$ 2.12	\$ 1.39	\$ 1.39	\$ 1.39
\$ 24,003	\$ 16,002	\$ 16,002	\$ 16,002	\$ 1.99	\$ 1.33	\$ 1.33	\$ 1.33
\$ 25,146	\$ 17,602	\$ 17,602	\$ 17,602	\$ 2.13	\$ 1.49	\$ 1.49	\$ 1.49
\$ 25,146	\$ 17,602	\$ 17,602	\$ 17,602	\$ 2.05	\$ 1.44	\$ 1.44	\$ 1.44

FIG. 37C



	24,003	16,802	16,802	16,802	2,02	1,41	1,41	1,41
	25,832	17,602	17,602	17,602	2,03	1,39	1,39	1,39
	25,375	16,802	16,802	16,802	1,92	1,27	1,27	1,27
	28,106	19,294	19,294	19,294	1,89	1,30	1,30	1,30
	32,153	21,888	21,888	21,888	1,91	1,30	1,30	1,30
	38,565	26,746	26,746	26,746	1,91	1,32	1,32	1,32
	372,966	217,764	217,764	217,764	2,04	1,37	1,37	1,37
		(105,202)				(0,66)		
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
			(105,202)	(105,202)		(0,66)	(0,66)	
			# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline	
				(105,202)				
Less Exec. Risk		(105,202)	(105,202)	(105,202)				
	39,948	27,466	27,466	27,466	2,68	1,84	1,84	1,84
	31,764	19,705	19,705	19,705	2,27	1,41	1,41	1,41
	32,690	20,665	20,665	20,665	2,11	1,33	1,33	1,33
	31,204	20,300	20,300	20,300	1,98	1,29	1,29	1,29
	32,690	20,940	20,940	20,940	2,12	1,36	1,36	1,36
	32,690	21,214	21,214	21,214	2,04	1,33	1,33	1,33
	31,204	19,477	19,477	19,477	2,01	1,25	1,25	1,25
	33,581	21,877	21,877	21,877	2,03	1,32	1,32	1,32
	32,987	22,837	22,837	22,837	1,92	1,33	1,33	1,33
	35,959	24,883	24,883	24,883	1,87	1,30	1,30	1,30
	40,746	27,078	27,078	27,078	1,89	1,25	1,25	1,25
	49,629	33,033	33,033	33,033	1,92	1,28	1,28	1,28
	425,093	279,475	279,475	279,475	2,05	1,35	1,35	1,35
		(145,618)				(0,70)		
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
			(145,618)	(145,618)		(0,70)	(0,70)	
			# 2 Less Baseline	# 3 Less Baseline				
				(145,618)				
Less Exec. Risk		(145,618)	(145,618)	(145,618)				
	52,464	34,713	34,713	34,713	2,72	1,80	1,80	1,80
	42,920	26,895	26,895	26,895	2,34	1,46	1,46	1,46
	42,748	28,415	28,415	28,415	2,11	1,40	1,40	1,40
	40,805	26,780	26,780	26,780	1,99	1,31	1,31	1,31
	42,748	27,661	27,661	27,661	2,12	1,37	1,37	1,37
	42,748	28,415	28,415	28,415	2,05	1,37	1,37	1,37
	40,805	26,780	26,780	26,780	2,01	1,32	1,32	1,32
	43,914	28,415	28,415	28,415	2,04	1,32	1,32	1,32
	43,137	27,912	27,912	27,912	1,94	1,25	1,25	1,25
	46,479	30,724	30,724	30,724	1,88	1,24	1,24	1,24
	51,161	35,673	35,673	35,673	1,65	1,29	1,29	1,29
	63,459	44,097	44,097	44,097	1,93	1,34	1,34	1,34
	553,338	366,480	366,480	366,480	2,06	1,37	1,37	1,37
		(186,858)				(0,70)		
		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	
			(186,858)	(186,858)		(0,70)	(0,70)	
			# 2 Less Baseline	# 3 Less Baseline				
				(186,858)				
Less Exec. Risk		(186,858)	(186,858)	(186,858)				

FIG 37B

FIG. 37D

FIG 37C

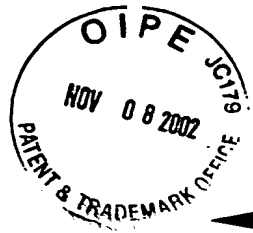


FIG 38B

MODEL OUTPUT SUM	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages
Year	% Volume Written-Off	% Volume Written-Off	% Volume Written-Off	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs	# Client Services FTEs
1999	0.30%	0.30%	0.30%	4	4	4	4
1999	0.27%	0.27%	0.27%	4	4	4	4
1999	0.22%	0.22%	0.22%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.20%	0.20%	0.20%	4	4	4	4
1999	0.17%	0.17%	0.17%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.13%	0.13%	0.13%	4	4	4	4
1999	0.11%	0.11%	0.11%	4	4	4	4
1999	0.09%	0.09%	0.09%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.07%	0.07%	0.07%	4	4	4	4
1999	0.16%	0.16%	0.16%	4	4	4	4
1999	0.00%	0.00%	0.00%	0	0	0	0
# 4 Less # 3	0.00%	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
# 4 Less Baseline	0.00%	0.00%	0.00%	# 4 Less Baseline	0	0	0
2000	0.15%	0.15%	0.15%	4	4	4	4
2000	0.16%	0.16%	0.16%	4	4	4	4
2000	0.19%	0.19%	0.19%	4	4	4	4
2000	0.23%	0.23%	0.23%	4	4	4	4
2000	0.29%	0.29%	0.29%	5	5	5	5
2000	0.33%	0.33%	0.33%	5	5	5	5
2000	0.39%	0.39%	0.39%	5	5	5	5
2000	0.42%	0.42%	0.42%	5	5	5	5
2000	0.43%	0.43%	0.36%	5	5	4	4
2000	0.31%	0.31%	0.00%	7	3	3	2
2000	0.15%	0.15%	0.00%	8	6	3	3
2000	0.00%	0.00%	0.00%	9	6	3	3
2000	0.25%	0.25%	0.21%	5	5	4	4
2000	0.00%	0.00%	-0.04%	0	-1	0	0
# 4 Less # 3	-0.06%	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
# 4 Less Baseline	-0.06%	-0.06%	-0.10%	# 4 Less Baseline	-1	-1	-1
2001	0.00%	0.00%	0.00%	10	7	4	3
2001	0.01%	0.01%	0.00%	10	6	3	3
2001	0.03%	0.03%	0.03%	10	6	3	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	3	3
2001	0.04%	0.04%	0.04%	10	7	4	3

FIG. 38A

FIG 38C



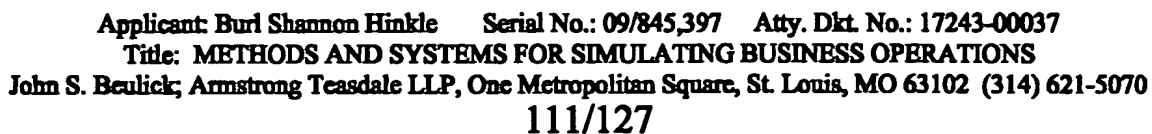
2001	0.05%	0.05%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	10	7	4	3
2001	0.04%	0.04%	0.04%	11	7	4	4
2001	0.04%	0.04%	0.04%	13	9	5	4
2001	0.04%	0.04%	0.04%	14	10	5	5
2001	0.04%	0.04%	0.03%	11	7	4	3
2001	0.00%	-0.04%	0.00%		-3	-3	-1
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-0.13%	-0.13%	-0.13%		\$ -3	\$ -7	-7
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2002	0.06%	0.06%	0.06%	15	10	5	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.05%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	8	4	4
2002	0.04%	0.04%	0.04%	13	9	5	4
2002	0.04%	0.04%	0.04%	14	10	5	4
2002	0.04%	0.04%	0.04%	16	11	6	5
2002	0.04%	0.04%	0.04%	18	12	6	6
2002	0.04%	0.04%	0.04%	14	9	5	4
	0.00%	0.00%	0.00%		0	-4	0
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	-0.09%	-0.09%	-0.09%		-5	-9	-10
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline
2003	0.06%	0.06%	0.06%	20	13	6	5
2003	0.07%	0.07%	0.04%	17	11	5	5
2003	0.13%	0.13%	0.04%	17	11	5	5
2003	0.20%	0.20%	0.04%	17	11	6	5
2003	0.26%	0.26%	0.04%	17	11	6	5
2003	0.29%	0.29%	0.04%	17	11	6	5
2003	0.31%	0.31%	0.04%	17	11	6	5
2003	0.24%	0.24%	0.04%	17	11	6	5
2003	0.06%	0.06%	0.04%	17	11	6	5
2003	0.00%	0.00%	0.04%	18	12	6	6
2003	0.00%	0.00%	0.04%	20	14	7	6
2003	0.00%	0.00%	0.04%	23	16	8	7
2003	0.13%	0.13%	0.04%	18	12	6	5
2003	0.00%	0.00%	-0.09%		-6	-6	-1
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5
	0.03%	0.03%	-0.06%		-6	-12	-13
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline

FIG. 38B

FIG 38D

FIG 38A





**FIG 38B**

**FIG. 38D**

**FIG 38C**



Applicant: Burl Shannon Hinkle    Serial No.: 09/845,397    Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 39B

112/127

MODEL OUTPUT SUM	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages
Year	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	# Manual Funding Requests	# Manual Funding Requests	# Manual Funding Requests
1999	0	0	0	0	106	106	106
1999	0	0	0	0	110	110	110
1999	2	2	2	2	123	123	123
1999	3	3	3	3	124	124	124
1999	3	3	3	3	122	122	122
1999	2	2	2	2	127	127	127
1999	3	3	3	3	123	123	123
1999	2	2	2	2	131	131	131
1999	3	3	3	3	137	137	137
1999	3	3	3	3	154	154	154
1999	2	2	2	2	174	174	174
1999	3	3	3	3	211	211	211
1999	2	2	2	2	137	137	137
	0	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline
		# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline		
2000	3	3	3	3	162	162	162
2000	2	2	2	2	150	150	150
2000	3	3	3	3	168	168	168
2000	2	2	2	2	170	170	170
2000	3	3	3	3	167	167	167
2000	3	3	3	3	173	173	173
2000	2	2	2	2	168	168	168
2000	3	3	3	3	179	179	179
2000	2	2	2	2	187	187	187
2000	2	2	2	2	210	210	210
2000	2	2	2	2	238	238	238
2000	3	3	3	3	288	288	288
2000	2	2	2	2	188	188	188
	0	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline
		# 2 Less Baseline	# 3 Less Baseline		# 2 Less Baseline		
2001	1	1	1	1	242	242	242
2001	0	0	0	0	245	245	245
2001	0	1	1	1	274	274	274
2001	0	0	0	0	278	278	278
2001	0	0	0	0	273	273	273
2001	0	0	0	0	283	283	283

FIG. 39A

FIG 39C



2001	0	0	0	0	274	274	274
2001	2	0	0	0	293	293	293
2001	3	0	0	0	305	305	305
2001	3	2	2	2	342	342	342
2001	2	3	3	3	387	387	387
2001	3	3	3	3	466	466	466
2001	1	1	1	1	305	305	305
	0	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 2 Less Baseline	
		0	0			0	
	# 2 Less Baseline		# 3 Less Baseline				
2002	3	2	2	2	343	343	343
2002	0	0	0	0	322	322	322
2002	0	2	2	2	357	357	357
2002	0	3	3	3	363	363	363
2002	0	3	3	3	356	356	356
2002	0	2	2	2	368	368	368
2002	0	1	1	1	358	358	358
2002	2	2	2	2	381	381	381
2002	3	3	3	3	396	396	396
2002	3	3	3	3	442	442	442
2002	2	2	2	2	498	498	498
2002	3	3	3	3	595	595	595
2002	1	2	2	2	398	398	398
	1	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 2 Less Baseline	
		1	1			0	
	# 2 Less Baseline		# 3 Less Baseline				
2003	3	3	3	3	445	445	445
2003	1	0	0	0	423	423	423
2003	0	2	2	2	466	466	466
2003	0	1	1	1	473	473	473
2003	0	0	0	0	464	464	464
2003	0	2	2	2	480	480	480
2003	0	1	1	1	467	467	467
2003	2	2	2	2	495	495	495
2003	3	3	3	3	514	514	514
2003	3	3	3	3	570	570	570
2003	2	2	2	2	638	638	638
2003	3	3	3	3	758	758	758
2003	1	2	2	2	516	516	516
	0	0	0	0	0	0	0
	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 2 Less # 1	# 2 Less Baseline	
		0	0			0	
	# 2 Less Baseline		# 3 Less Baseline				

FIG. 39B

FIG 39D

FIG 39A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. N. : 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 39D

114/127

FIG 39A

Scenario 3 Monthly and Daily Averages	Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals	Scenario 3 Monthly and Annual Totals	Baseline Monthly and Daily Averages	Scenario 1 Monthly and Daily Averages	Scenario 2 Monthly and Daily Averages
# Manual Funding Requests	Funding Error Rate	Funding Error Rate	Funding Error Rate	Funding Error Rate	# File/Mail/Imaging FTBs	# File/Mail/Imaging FTBs	# File/Mail/Imaging FTBs
106	0.13%	0.13%	0.13%	0.13%	15	15	15
110	0.13%	0.13%	0.13%	0.13%	14	14	14
123	0.15%	0.15%	0.15%	0.15%	13	13	13
124	0.15%	0.15%	0.15%	0.15%	13	13	13
122	0.15%	0.15%	0.15%	0.15%	13	13	13
127	0.15%	0.15%	0.15%	0.15%	13	13	13
123	0.15%	0.15%	0.15%	0.15%	13	13	13
131	0.16%	0.16%	0.16%	0.16%	14	14	14
137	0.16%	0.16%	0.16%	0.16%	15	15	15
154	0.18%	0.18%	0.18%	0.18%	15	15	15
174	0.21%	0.21%	0.21%	0.21%	15	15	15
211	0.25%	0.25%	0.25%	0.25%	15	15	15
137	0.16%	0.16%	0.16%	0.16%	14	14	14
0	0.00%	0.00%	0.00%	0.00%	0	0	0
# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
0		0.00%	0.00%	0.00%		0	0
# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline
162	0.19%	0.19%	0.19%	0.19%	15	15	15
150	0.18%	0.18%	0.18%	0.18%	15	15	15
168	0.20%	0.20%	0.20%	0.20%	17	17	17
170	0.20%	0.20%	0.20%	0.20%	17	17	17
167	0.17%	0.17%	0.17%	0.17%	17	17	17
173	0.17%	0.17%	0.17%	0.17%	17	17	17
168	0.16%	0.16%	0.16%	0.16%	17	17	17
179	0.17%	0.17%	0.17%	0.17%	18	18	18
187	0.17%	0.14%	0.14%	0.14%	19	19	19
210	0.15%	0.13%	0.13%	0.13%	21	21	21
238	0.14%	0.14%	0.14%	0.14%	24	24	24
288	0.16%	0.14%	0.14%	0.14%	29	29	29
188	0.17%	0.17%	0.17%	0.17%	19	19	19
0		-0.01%	0.00%	0.00%		0	0
# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1
0		-0.01%	-0.01%	-0.01%		0	0
# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline	# 3 Less Baseline		# 2 Less Baseline	# 3 Less Baseline
242	0.12%	0.12%	0.12%	0.12%	25	25	25
245	0.12%	0.13%	0.13%	0.13%	24	24	24
274	0.13%	0.14%	0.14%	0.14%	27	27	27
278	0.13%	0.13%	0.13%	0.13%	28	28	28
273	0.13%	0.12%	0.12%	0.12%	27	27	27
283	0.14%	0.13%	0.13%	0.13%	28	28	28

FIG. 39C



274	0.13%	0.12%	0.12%	0.12%	27	27	27
293	0.14%	0.13%	0.13%	0.13%	29	29	29
305	0.15%	0.14%	0.14%	0.14%	30	30	30
342	0.15%	0.15%	0.15%	0.15%	34	34	34
387	0.15%	0.14%	0.14%	0.14%	39	39	39
466	0.16%	0.15%	0.15%	0.15%	47	47	47
305	0.14%	0.13%	0.13%	0.13%	30	30	30
0	0.00%	0.00%	0.00%	0.00%	0	0	0
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
0		0.00%	0.00%	0.00%		0	0
#3 Less Baseline		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	
343	0.11%	0.10%	0.10%	0.10%	35	35	35
322	0.12%	0.13%	0.13%	0.13%	31	31	31
357	0.13%	0.14%	0.14%	0.14%	35	35	35
363	0.13%	0.14%	0.14%	0.14%	35	35	35
356	0.13%	0.14%	0.14%	0.14%	35	35	35
368	0.14%	0.15%	0.15%	0.15%	36	36	36
358	0.13%	0.14%	0.14%	0.14%	35	35	35
381	0.14%	0.14%	0.14%	0.14%	37	37	37
396	0.15%	0.14%	0.14%	0.14%	39	39	39
442	0.16%	0.15%	0.15%	0.15%	43	43	43
498	0.15%	0.15%	0.15%	0.15%	49	49	49
595	0.16%	0.16%	0.16%	0.16%	59	59	59
398	0.14%	0.14%	0.14%	0.14%	39	39	39
0	0.00%	0.00%	0.00%	0.00%	0	0	0
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
0		0.00%	0.00%	0.00%		0	0
#3 Less Baseline		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	
445	0.11%	0.11%	0.11%	0.11%	45	45	45
423	0.12%	0.12%	0.12%	0.12%	40	40	40
466	0.13%	0.14%	0.14%	0.14%	44	44	44
473	0.13%	0.14%	0.14%	0.14%	45	45	45
464	0.13%	0.13%	0.13%	0.13%	44	44	44
480	0.13%	0.14%	0.14%	0.14%	46	46	46
467	0.13%	0.14%	0.14%	0.14%	45	45	45
495	0.14%	0.14%	0.14%	0.14%	47	47	47
514	0.14%	0.15%	0.15%	0.15%	49	49	49
570	0.15%	0.16%	0.16%	0.16%	55	55	55
638	0.15%	0.15%	0.15%	0.15%	62	62	62
758	0.16%	0.15%	0.15%	0.15%	74	74	74
516	0.14%	0.14%	0.14%	0.14%	50	50	50
0	0.00%	0.00%	0.00%	0.00%	0	0	0
#3 Less #2		#1 Less Baseline	#2 Less #1	#3 Less #2		#1 Less Baseline	#2 Less #1
0		0.00%	0.00%	0.00%		0	0
#3 Less Baseline		#2 Less Baseline	#3 Less Baseline			#2 Less Baseline	

FIG 39B

FIG. 39D

FIG 39C



FIG 40B

116/127

MODEL OUTPUT SUM	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages	Scenario 6 Monthly and Daily Averages	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages
Year	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	Client Services FTE Hiring Trigger	# Manual Funding Requests	# Manual Funding Requests	# Manual Funding Requests
1999	0	0	0	0	106	106	106
1999	0	0	0	0	110	110	110
1999	2	2	2	2	123	123	123
1999	3	3	3	3	124	124	124
1999	3	3	3	3	122	122	122
1999	2	2	2	2	127	127	127
1999	3	3	3	3	123	123	123
1999	2	2	2	2	131	131	131
1999	3	3	3	3	137	137	137
1999	3	3	3	3	154	154	154
1999	2	2	2	2	174	174	174
1999	3	3	3	3	211	211	211
1999	2	2	2	2	137	137	137
1999	0	0	0	0	0	0	0
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4		
	0	0	0	0	0		
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline		
2000	3	3	3	3	162	162	162
2000	2	2	2	2	150	150	150
2000	3	3	3	3	168	168	168
2000	2	2	2	2	170	170	170
2000	3	3	3	3	167	167	167
2000	3	3	3	3	173	173	173
2000	2	2	2	2	168	168	168
2000	3	3	3	3	179	179	179
2000	2	2	2	2	187	187	125
2000	2	2	2	2	210	210	105
2000	2	2	2	2	238	238	119
2000	3	3	3	3	288	288	144
2000	2	2	2	2	188	188	152
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4		
	0	0	0	0	0		
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline		
2001	1	1	1	2	242	242	121
2001	0	0	0	1	245	245	123
2001	0	1	1	0	274	274	137
2001	0	0	2	0	278	278	139
2001	0	0	3	0	273	273	136
2001	0	0	1	0	283	283	141

FIG. 40A

FIG 40C



2001	0	0	2	0	274	274	137
2001	2	0	1	2	293	293	146
2001	3	0	0	3	305	305	152
2001	3	2	2	1	342	342	171
2001	2	3	1	2	387	387	194
2001	3	3	1	1	466	466	233
2001	1	1	1	1	305	305	153
	0	0	0	0	0	0	0
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	
	0	0	0		0	-153	
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	
2002	3	2	1	2	343	343	172
2002	0	0	0	1	322	322	161
2002	0	2	2	0	357	357	179
2002	0	3	3	0	363	363	181
2002	0	3	3	0	356	356	178
2002	0	2	2	0	368	368	184
2002	0	1	1	0	358	358	179
2002	2	2	1	0	381	381	190
2002	3	3	0	0	396	396	198
2002	3	2	2	1	442	442	221
2002	2	2	1	2	498	498	249
2002	3	2	2	3	595	595	298
2002	1	2	1	1	398	398	199
	0	-1	-1	-1	0	-199	
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	
	1	0	-1		0	-199	
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	
2003	3	2	1	445	445	222	
2003	1	0	0	423	423	212	
2003	0	1	0	466	466	233	
2003	0	0	0	473	473	236	
2003	0	0	0	464	464	232	
2003	0	0	0	480	480	240	
2003	0	2	0	467	467	233	
2003	2	0	2	495	495	248	
2003	3	0	3	514	514	257	
2003	3	1	1	570	570	285	
2003	2	1	1	638	638	319	
2003	3	2	2	758	758	379	
2003	1	0	1	516	516	258	
	0	-1	0	0	0	-258	
	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	
	0	-1	0		0	-258	
	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	

FIG. 40B

FIG 40D

FIG 40A



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 40D

118/127

FIG 40A

Scenario 6 Monthly and Daily Averages	Baseline Monthly and Annual Totals	Scenario 4 Monthly and Annual Totals	Scenario 5 Monthly and Annual Totals	Scenario 6 Monthly and Annual Totals	Baseline Monthly and Daily Averages	Scenario 4 Monthly and Daily Averages	Scenario 5 Monthly and Daily Averages
# Manual Funding Requests	Funding Error Rate	Funding Error Rate	Funding Error Rate	Funding Error Rate	# File/Mail/Imaging FTBs	# File/Mail/Imaging FTBs	# File/Mail/Imaging FTBs
106	0.13%	0.13%	0.13%	0.13%	15	15	15
110	0.13%	0.13%	0.13%	0.13%	14	14	14
123	0.15%	0.15%	0.15%	0.15%	13	13	13
124	0.15%	0.15%	0.15%	0.15%	13	13	13
122	0.15%	0.15%	0.15%	0.15%	13	13	13
127	0.15%	0.15%	0.15%	0.15%	13	13	13
123	0.15%	0.15%	0.15%	0.15%	13	13	13
131	0.16%	0.16%	0.16%	0.16%	14	14	14
137	0.16%	0.16%	0.16%	0.16%	15	15	15
154	0.18%	0.18%	0.18%	0.18%	15	15	15
174	0.21%	0.21%	0.21%	0.21%	15	15	15
211	0.25%	0.25%	0.25%	0.25%	15	15	15
137	0.16%	0.16%	0.16%	0.16%	14	14	14
0	0.00%	0.00%	0.00%	0.00%	0	0	0
# 6 Less # 5	0	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	
0	0.00%	0.00%	0.00%	0.00%	0	0	0
# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	
162	0.19%	0.19%	0.19%	0.19%	15	15	15
150	0.18%	0.18%	0.18%	0.18%	15	15	15
168	0.20%	0.20%	0.20%	0.20%	17	17	17
170	0.20%	0.20%	0.20%	0.20%	17	17	17
167	0.17%	0.17%	0.17%	0.17%	17	17	17
173	0.17%	0.17%	0.17%	0.17%	17	17	17
168	0.16%	0.16%	0.16%	0.16%	17	17	17
179	0.17%	0.17%	0.17%	0.17%	18	18	18
125	0.17%	0.16%	0.11%	0.10%	19	19	19
105	0.15%	0.13%	0.13%	0.13%	21	21	21
119	0.14%	0.14%	0.13%	0.12%	24	24	24
144	0.16%	0.14%	0.14%	0.13%	29	29	29
152	0.17%	0.17%	0.16%	0.16%	19	19	19
0	0.00%	0.00%	0.00%	0.00%	0	0	0
# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	
-36	-0.01%	-0.01%	-0.01%	-0.01%	0	0	0
# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	
121	0.12%	0.12%	0.11%	0.13%	25	25	25
123	0.12%	0.13%	0.13%	0.13%	24	24	24
137	0.13%	0.14%	0.13%	0.13%	27	27	27
139	0.13%	0.13%	0.13%	0.13%	28	28	28
136	0.13%	0.12%	0.14%	0.13%	27	27	27
141	0.14%	0.13%	0.13%	0.13%	28	28	28

FIG. 40C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037

Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS

John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

119/127

	137	0.13%	0.12%	0.12%	0.13%	27	27	27
	146	0.14%	0.13%	0.13%	0.14%	29	29	29
	152	0.15%	0.14%	0.12%	0.14%	30	30	30
	171	0.15%	0.15%	0.14%	0.14%	34	34	34
	194	0.15%	0.14%	0.14%	0.14%	39	39	39
	233	0.16%	0.15%	0.14%	0.14%	47	47	47
	153	0.14%	0.13%	0.13%	0.13%	30	30	30
	0	0.00%	0.00%	0.00%	0.00%	0	0	0
# 6 Less # 5	-153	0.00%	0.00%	-0.01%	0.00%	0	0	0
# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	
	172	0.11%	0.10%	0.10%	0.11%	35	35	35
	161	0.12%	0.13%	0.13%	0.13%	31	31	31
	179	0.13%	0.14%	0.14%	0.13%	35	35	35
	181	0.13%	0.14%	0.14%	0.13%	35	35	35
	178	0.14%	0.14%	0.14%	0.13%	35	35	35
	184	0.14%	0.15%	0.15%	0.13%	36	36	36
	179	0.13%	0.14%	0.14%	0.13%	35	35	35
	190	0.14%	0.14%	0.14%	0.13%	37	37	37
	198	0.15%	0.14%	0.13%	0.14%	39	39	39
	221	0.16%	0.15%	0.14%	0.14%	43	43	43
	249	0.15%	0.15%	0.14%	0.14%	49	49	49
	298	0.16%	0.16%	0.15%	0.15%	59	59	59
	199	0.14%	0.14%	0.14%	0.13%	39	39	39
	0	0.00%	0.00%	0.00%	-0.01%	0	0	0
# 6 Less # 5	-199	0.00%	0.00%	# 5 Less # 4	# 6 Less # 5	0	0	0
# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	
	222	0.11%	0.11%	0.12%	0.11%	45	45	45
	212	0.12%	0.12%	0.13%	0.12%	40	40	40
	233	0.13%	0.14%	0.14%	0.13%	44	44	44
	236	0.13%	0.14%	0.13%	0.13%	45	45	45
	232	0.13%	0.13%	0.12%	0.13%	44	44	44
	240	0.13%	0.14%	0.13%	0.13%	46	46	46
	233	0.13%	0.14%	0.12%	0.13%	45	45	45
	248	0.14%	0.14%	0.13%	0.14%	47	47	47
	257	0.14%	0.15%	0.14%	0.14%	49	49	49
	285	0.15%	0.16%	0.14%	0.15%	55	55	55
	319	0.15%	0.15%	0.14%	0.14%	62	62	62
	379	0.16%	0.15%	0.14%	0.14%	74	74	74
	258	0.14%	0.14%	0.13%	0.13%	50	50	50
	0	0.00%	0.00%	-0.01%	0.00%	0	0	0
# 6 Less # 5	-258	0.00%	0.00%	# 5 Less # 4	# 6 Less # 5	0	0	0
# 6 Less Baseline			# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	

FIG 40B

FIG. 40D

FIG 40C



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

FIG 41B

120/127

MODEL OUTPUT SUM	Scenario 3 Monthly and Daily Averages	Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals	Scenario 2 Monthly and Annual Totals	Scenario 3 Monthly and Annual Totals	Baseline Monthly and Annual Totals	Scenario 1 Monthly and Annual Totals
Year	# FileMail/Imaging FTEs	FileMail/Imaging FTE Cost	FileMail/Imaging FTE Cost	FileMail/Imaging FTE Cost	FileMail/Imaging FTE Cost	Total FTE Cost	Total FTE Cost
1999	15	\$ 24,082	\$ 24,082	\$ 24,082	\$ 24,082	\$ 110,824	\$ 110,824
1999	14	\$ 21,965	\$ 21,965	\$ 21,965	\$ 21,965	\$ 103,671	\$ 103,671
1999	13	\$ 21,382	\$ 21,382	\$ 21,382	\$ 21,382	\$ 106,647	\$ 106,647
1999	13	\$ 19,922	\$ 19,922	\$ 19,922	\$ 19,922	\$ 99,589	\$ 99,589
1999	13	\$ 20,871	\$ 20,871	\$ 20,871	\$ 20,871	\$ 105,729	\$ 105,729
1999	13	\$ 20,871	\$ 20,871	\$ 20,871	\$ 20,871	\$ 101,616	\$ 101,616
1999	13	\$ 19,922	\$ 19,922	\$ 19,922	\$ 19,922	\$ 94,811	\$ 94,811
1999	14	\$ 21,965	\$ 21,965	\$ 21,965	\$ 21,965	\$ 98,801	\$ 98,801
1999	15	\$ 22,476	\$ 22,476	\$ 22,476	\$ 22,476	\$ 96,929	\$ 96,929
1999	15	\$ 24,082	\$ 24,082	\$ 24,082	\$ 24,082	\$ 104,988	\$ 104,988
1999	15	\$ 22,987	\$ 22,987	\$ 22,987	\$ 22,987	\$ 100,900	\$ 100,900
1999	15	\$ 25,176	\$ 25,176	\$ 25,176	\$ 25,176	\$ 111,570	\$ 111,570
1999	14	\$ 265,702	\$ 265,702	\$ 265,702	\$ 265,702	\$ 1,235,896	\$ 1,235,896
0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 3 Less # 2	0	\$ -	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 1 Less Baseline
# 3 Less Baseline	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2000	15	\$ 23,543	\$ 23,543	\$ 23,543	\$ 23,543	\$ 108,151	\$ 108,151
2000	15	\$ 23,038	\$ 23,038	\$ 23,038	\$ 23,038	\$ 102,720	\$ 102,720
2000	17	\$ 26,996	\$ 26,996	\$ 26,996	\$ 26,996	\$ 110,453	\$ 110,453
2000	17	\$ 26,177	\$ 26,177	\$ 26,177	\$ 26,177	\$ 105,352	\$ 105,352
2000	17	\$ 26,873	\$ 26,873	\$ 26,873	\$ 26,873	\$ 114,158	\$ 114,158
2000	17	\$ 27,883	\$ 27,883	\$ 27,883	\$ 27,883	\$ 124,341	\$ 124,341
2000	17	\$ 25,815	\$ 25,815	\$ 25,815	\$ 25,815	\$ 115,352	\$ 115,352
2000	18	\$ 28,911	\$ 28,911	\$ 28,911	\$ 28,911	\$ 119,822	\$ 119,822
2000	19	\$ 28,771	\$ 28,771	\$ 28,771	\$ 28,771	\$ 140,481	\$ 138,116
2000	21	\$ 33,867	\$ 33,867	\$ 33,867	\$ 33,867	\$ 164,121	\$ 158,088
2000	24	\$ 34,861	\$ 34,861	\$ 34,861	\$ 34,861	\$ 167,356	\$ 160,047
2000	29	\$ 48,466	\$ 48,466	\$ 48,466	\$ 48,466	\$ 197,084	\$ 188,910
2000	19	\$ 355,200	\$ 355,200	\$ 355,200	\$ 355,200	\$ 1,569,391	\$ 1,545,511
0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
# 3 Less # 2	0	\$ -	# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2	# 1 Less Baseline	# 1 Less Baseline
# 3 Less Baseline	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2001	25	\$ 40,504	\$ 40,504	\$ 40,504	\$ 40,504	\$ 209,024	\$ (23,880)
2001	24	\$ 37,391	\$ 37,391	\$ 37,391	\$ 37,391	\$ 248,193	\$ 198,104
2001	27	\$ 43,749	\$ 43,749	\$ 43,749	\$ 43,749	\$ 306,422	\$ 236,310
2001	28	\$ 42,413	\$ 42,413	\$ 42,413	\$ 42,413	\$ 320,691	\$ 187,319
2001	27	\$ 43,551	\$ 43,551	\$ 43,551	\$ 43,551	\$ 280,149	\$ 156,302
2001	28	\$ 45,168	\$ 45,168	\$ 45,168	\$ 45,168	\$ 222,379	\$ 151,078
2001	28	\$ 45,168	\$ 45,168	\$ 45,168	\$ 45,168	\$ 145,825	\$ 145,825

FIG. 41A

FIG 41C



2001	27	\$	41,833	\$	41,833	\$	41,833	\$	157,492	\$	145,825
2001	29	\$	46,813	\$	46,813	\$	46,813	\$	137,649	\$	135,510
2001	30	\$	46,563	\$	46,563	\$	46,563	\$	154,886	\$	174,090
2001	34	\$	54,742	\$	54,742	\$	54,742	\$	168,143	\$	189,390
2001	39	\$	59,203	\$	59,203	\$	59,203	\$	203,811	\$	190,610
2001	47	\$	78,125	\$	78,125	\$	78,125	\$	289,211	\$	230,279
2001	30	\$	580,055	\$	578,061	\$	578,061	\$	2,698,050	\$	2,251,707
	0	\$	(1,994)	\$	(1,994)	\$	(1,994)	\$	(446,343)	\$	(446,343)
# 3 Less # 2											
	0	\$		\$	(1,994)	\$		\$		\$	
# 1 Less Baseline											
# 3 Less Baseline											
2002	35	\$	56,959	\$	(1,994)	\$	(1,994)	\$	56,959	\$	(446,343)
2002	31	\$	48,021	\$	56,959	\$	56,959	\$	335,510	\$	253,532
2002	35	\$	55,980	\$	48,021	\$	48,021	\$	376,339	\$	216,270
2002	35	\$	55,980	\$	55,980	\$	55,980	\$	396,085	\$	229,935
2002	35	\$	54,244	\$	54,244	\$	54,244	\$	378,986	\$	219,567
2002	35	\$	55,734	\$	55,734	\$	55,734	\$	289,220	\$	222,035
2002	36	\$	57,737	\$	57,737	\$	57,737	\$	233,680	\$	222,184
2002	35	\$	53,525	\$	53,525	\$	53,525	\$	180,686	\$	202,263
2002	37	\$	59,775	\$	59,775	\$	59,775	\$	178,915	\$	242,718
2002	39	\$	59,385	\$	59,385	\$	59,385	\$	215,409	\$	239,320
2002	43	\$	69,600	\$	69,600	\$	69,600	\$	274,156	\$	255,513
2002	49	\$	75,047	\$	75,047	\$	75,047	\$	320,866	\$	282,310
2002	59	\$	98,652	\$	98,652	\$	98,652	\$	423,155	\$	317,803
2002	39	\$	744,659	\$	744,659	\$	744,659	\$	3,571,007	\$	2,883,450
	0	\$		\$		\$		\$		\$	(687,556)
# 3 Less # 2											
	0	\$		\$		\$		\$		\$	
# 1 Less Baseline											
# 3 Less Baseline											
2003	45	\$	72,270	\$	72,270	\$	72,270	\$	435,582	\$	(687,556)
2003	40	\$	61,454	\$	61,454	\$	61,454	\$	445,471	\$	303,413
2003	44	\$	71,329	\$	71,329	\$	71,329	\$	545,600	\$	228,774
2003	45	\$	69,077	\$	69,077	\$	69,077	\$	549,692	\$	242,903
2003	44	\$	71,028	\$	71,028	\$	71,028	\$	550,752	\$	267,405
2003	46	\$	73,482	\$	73,482	\$	73,482	\$	504,167	\$	332,743
2003	45	\$	68,197	\$	68,197	\$	68,197	\$	425,026	\$	381,791
2003	47	\$	75,978	\$	75,978	\$	75,978	\$	392,983	\$	405,909
2003	49	\$	75,375	\$	75,375	\$	75,375	\$	324,792	\$	485,735
2003	55	\$	88,013	\$	88,013	\$	88,013	\$	324,649	\$	523,897
2003	62	\$	94,561	\$	94,561	\$	94,561	\$	330,789	\$	606,126
2003	74	\$	123,728	\$	123,728	\$	123,728	\$	381,111	\$	573,669
2003	50	\$	944,492	\$	944,492	\$	944,492	\$	5,210,615	\$	617,517
	0	\$		\$		\$		\$		\$	4,969,882
	0	\$		\$		\$		\$		\$	(240,733)
# 3 Less # 2											
	0	\$		\$		\$		\$		\$	
# 1 Less Baseline											
# 3 Less Baseline											
		\$	Loss Exec. Risk	\$	-	\$	-	\$	Loss Exec. Risk	\$	(240,733)

FIG. 41B

FIG 41D

FIG 41A



FIG 41A

Scenario 2	Scenario 3	Baseline	Scenario 1	Scenario 2	Scenario 3
Monthly and Annual Totals	Monthly and Annual Totals				
Total FTE Cost	Total FTE Cost	% Monthly Volume Past Due	Operations FTE Cost - Basis Points of Volume	Operations FTE Cost - Basis Points of Volume	Operations FTE Cost - Basis Points of Volume
\$ 110,824	\$ 110,824	0.06%	0.06%	0.06%	0.06%
\$ 103,671	\$ 103,671	0.05%	0.05%	0.05%	0.05%
\$ 106,647	\$ 106,647	0.05%	0.05%	0.05%	0.05%
\$ 99,589	\$ 99,589	0.05%	0.05%	0.05%	0.05%
\$ 105,729	\$ 105,729	0.05%	0.05%	0.05%	0.05%
\$ 101,616	\$ 101,616	0.04%	0.04%	0.04%	0.04%
\$ 94,811	\$ 94,811	0.04%	0.04%	0.04%	0.04%
\$ 98,801	\$ 98,801	0.04%	0.04%	0.04%	0.04%
\$ 96,929	\$ 96,929	0.04%	0.04%	0.04%	0.04%
\$ 104,988	\$ 104,988	0.04%	0.04%	0.04%	0.04%
\$ 100,900	\$ 100,900	0.03%	0.03%	0.03%	0.03%
\$ 111,570	\$ 111,570	0.03%	0.03%	0.03%	0.03%
\$ 1,235,896	\$ 1,235,896	0.04%	0.04%	0.04%	0.04%
\$ -	\$ -	0.00%	0.00%	0.00%	0.00%
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$ -	\$ -			0.00%	0.00%
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
\$ -	\$ -				
\$ 108,151	\$ 108,151	0.04%	0.04%	0.04%	0.04%
\$ 102,720	\$ 102,720	0.04%	0.04%	0.04%	0.04%
\$ 110,453	\$ 110,453	0.04%	0.04%	0.04%	0.04%
\$ 105,352	\$ 105,352	0.04%	0.04%	0.04%	0.04%
\$ 114,158	\$ 114,158	0.04%	0.04%	0.04%	0.04%
\$ 124,341	\$ 124,341	0.04%	0.04%	0.04%	0.04%
\$ 115,352	\$ 115,352	0.04%	0.04%	0.04%	0.04%
\$ 119,822	\$ 119,822	0.04%	0.04%	0.04%	0.04%
\$ 131,753	\$ 131,753	0.04%	0.04%	0.04%	0.04%
\$ 162,478	\$ 162,478	0.04%	0.04%	0.04%	0.04%
\$ 154,172	\$ 154,172	0.04%	0.04%	0.04%	0.04%
\$ 166,693	\$ 166,693	0.03%	0.03%	0.03%	0.03%
\$ 1,511,511	\$ 1,511,511	0.04%	0.04%	0.04%	0.04%
\$ (34,000)	\$ -	0.00%	0.00%	0.00%	0.00%
# 2 Less # 1	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$ (57,880)	\$ (57,880)			0.00%	0.00%
# 2 Less Baseline	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
\$ (57,880)	\$ (57,880)				
\$ 165,049	\$ 164,087	0.05%	0.04%	0.04%	0.04%
\$ 121,961	\$ 121,355	0.05%	0.05%	0.03%	0.03%
\$ 135,859	\$ 136,589	0.06%	0.04%	0.02%	0.02%
\$ 146,416	\$ 142,559	0.06%	0.03%	0.03%	0.03%
\$ 156,333	\$ 156,997	0.05%	0.03%	0.03%	0.03%
\$ 148,956	\$ 150,035	0.04%	0.03%	0.03%	0.03%

FIG. 41C

FIG 41D



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
123/127

FIG 41B

\$	135,801	\$	136,548	0.03%	0.03%	0.03%	0.03%
\$	162,478	\$	148,841	0.02%	0.03%	0.03%	0.03%
\$	154,172	\$	157,473	0.03%	0.03%	0.03%	0.03%
\$	166,693	\$	169,712	0.02%	0.03%	0.02%	0.03%
\$	174,492	\$	172,211	0.03%	0.03%	0.02%	0.02%
\$	243,317	\$	241,915	0.03%	0.02%	0.02%	0.02%
\$	1,911,527	\$	1,898,321	0.04%	0.03%	0.03%	0.03%
\$	(340,180)	\$	(13,206)		-0.01%	0.00%	0.00%
\$	# 2 Less # 1	\$	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$	(786,523)	\$	(799,729)			-0.01%	-0.01%
\$	# 2 Less Baseline	\$	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
\$	(786,523)	\$	(799,729)				
\$	222,816	\$	222,484	0.05%	0.03%	0.03%	0.03%
\$	188,428	\$	188,179	0.05%	0.03%	0.02%	0.02%
\$	199,286	\$	198,954	0.04%	0.03%	0.02%	0.02%
\$	189,502	\$	189,253	0.04%	0.03%	0.02%	0.02%
\$	193,772	\$	193,689	0.03%	0.02%	0.02%	0.02%
\$	223,349	\$	222,935	0.03%	0.02%	0.02%	0.02%
\$	213,208	\$	211,457	0.02%	0.02%	0.03%	0.02%
\$	220,420	\$	217,849	0.02%	0.03%	0.02%	0.02%
\$	213,135	\$	210,962	0.02%	0.03%	0.02%	0.02%
\$	227,443	\$	225,643	0.03%	0.02%	0.02%	0.02%
\$	238,554	\$	261,232	0.03%	0.02%	0.02%	0.02%
\$	324,477	\$	314,664	0.03%	0.02%	0.02%	0.02%
\$	2,654,390	\$	2,657,301	0.03%	0.03%	0.02%	0.02%
\$	(229,060)	\$	2,912		-0.01%	0.00%	0.00%
\$	# 2 Less # 1	\$	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$	(916,617)	\$	(913,705)			-0.01%	-0.01%
\$	# 2 Less Baseline	\$	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
\$	(916,617)	\$	(913,705)				
\$	294,113	\$	279,979	0.04%	0.03%	0.02%	0.02%
\$	230,445	\$	217,496	0.04%	0.02%	0.02%	0.02%
\$	229,177	\$	214,777	0.04%	0.02%	0.02%	0.02%
\$	229,900	\$	217,150	0.04%	0.02%	0.02%	0.02%
\$	280,390	\$	301,683	0.04%	0.02%	0.02%	0.02%
\$	311,633	\$	346,572	0.04%	0.02%	0.02%	0.02%
\$	366,438	\$	353,863	0.03%	0.03%	0.03%	0.03%
\$	414,678	\$	399,481	0.03%	0.03%	0.03%	0.03%
\$	405,743	\$	391,011	0.02%	0.04%	0.03%	0.03%
\$	408,120	\$	392,724	0.02%	0.04%	0.03%	0.02%
\$	373,254	\$	360,753	0.04%	0.04%	0.02%	0.02%
\$	405,051	\$	410,559	0.02%	0.03%	0.02%	0.02%
\$	3,948,939	\$	3,886,047	0.03%	0.03%	0.02%	0.02%
\$	(1,020,942)	\$	(62,893)		0.00%	-0.01%	0.00%
\$	# 2 Less # 1	\$	# 3 Less # 2		# 1 Less Baseline	# 2 Less # 1	# 3 Less # 2
\$	(1,261,675)	\$	(1,324,568)			-0.01%	-0.01%
\$	# 2 Less Baseline	\$	# 3 Less Baseline			# 2 Less Baseline	# 3 Less Baseline
\$	(1,261,675)	\$	(1,324,568)				

FIG. 41D

FIG 41C



**FIG 42A**



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
126/127

FIG 42A

Scenario 5		Scenario 6		Baseline	Scenario 4	Scenario 5	Scenario 6
Monthly and Annual Totals		Monthly and Annual Totals					
Total FTE Cost		Total FTE Cost		Operations FTE Cost - Basis Points of Volume	Operations FTE Cost - Basis Points of Volume	Operations FTE Cost - Basis Points of Volume	Operations FTE Cost - Basis Points of Volume
\$	110,824	\$	110,824	0.06%	0.06%	0.06%	0.06%
\$	103,671	\$	103,671	0.05%	0.05%	0.05%	0.05%
\$	106,647	\$	106,647	0.05%	0.05%	0.05%	0.05%
\$	99,589	\$	99,589	0.05%	0.05%	0.05%	0.05%
\$	105,729	\$	105,729	0.05%	0.05%	0.05%	0.05%
\$	101,616	\$	101,616	0.04%	0.04%	0.04%	0.04%
\$	94,811	\$	94,811	0.04%	0.04%	0.04%	0.04%
\$	98,801	\$	98,801	0.04%	0.04%	0.04%	0.04%
\$	96,929	\$	96,929	0.04%	0.04%	0.04%	0.04%
\$	104,988	\$	104,988	0.04%	0.04%	0.04%	0.04%
\$	100,900	\$	100,900	0.03%	0.03%	0.03%	0.03%
\$	111,570	\$	111,570	0.03%	0.03%	0.03%	0.03%
\$	1,235,896	\$	1,235,896	0.04%	0.04%	0.04%	0.04%
\$	-	\$	-	0.00%	0.00%	0.00%	0.00%
# 5 Less # 4		# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
\$	-	\$	-	0.00%	0.00%	0.00%	0.00%
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
\$	-	\$	-				
\$	108,151	\$	108,151	0.04%	0.04%	0.04%	0.04%
\$	102,720	\$	102,720	0.04%	0.04%	0.04%	0.04%
\$	110,453	\$	110,453	0.04%	0.04%	0.04%	0.04%
\$	105,352	\$	105,352	0.04%	0.04%	0.04%	0.04%
\$	114,158	\$	114,158	0.04%	0.04%	0.04%	0.04%
\$	124,341	\$	124,341	0.04%	0.04%	0.04%	0.04%
\$	115,352	\$	115,352	0.04%	0.04%	0.04%	0.04%
\$	119,822	\$	119,822	0.04%	0.04%	0.04%	0.04%
\$	128,882	\$	126,202	0.04%	0.04%	0.04%	0.04%
\$	137,149	\$	129,690	0.04%	0.04%	0.04%	0.03%
\$	136,998	\$	125,001	0.04%	0.04%	0.03%	0.03%
\$	161,583	\$	147,795	0.03%	0.03%	0.03%	0.03%
\$	1,464,961	\$	1,429,038	0.04%	0.04%	0.04%	0.03%
\$	(21,328)	\$	(35,923)	0.00%	0.00%	0.00%	0.00%
# 5 Less # 4		# 6 Less # 5		# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
\$	(104,430)	\$	(140,353)	0.00%	0.00%	0.00%	0.00%
# 5 Less Baseline		# 6 Less Baseline		# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
\$	(104,430)	\$	(140,353)				
\$	145,946	\$	131,282	0.03%	0.03%	0.03%	0.03%
\$	103,710	\$	90,878	0.05%	0.02%	0.02%	0.02%
\$	125,844	\$	89,264	0.06%	0.02%	0.02%	0.02%
\$	112,657	\$	86,314	0.06%	0.02%	0.02%	0.02%
\$	118,378	\$	102,287	0.05%	0.02%	0.02%	0.02%
\$	136,091	\$	98,436	0.04%	0.03%	0.02%	0.02%

FIG. 42C

FIG 42D



Applicant: Burl Shannon Hinkle Serial No.: 09/845,397 Atty. Dkt. No.: 17243-00037  
Title: METHODS AND SYSTEMS FOR SIMULATING BUSINESS OPERATIONS  
John S. Beulick; Armstrong Teasdale LLP, One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070  
127/127

FIG 42B

\$	124,639	\$	89,469	0.03%	0.02%	0.02%	0.02%
\$	128,351	\$	97,920	0.02%	0.02%	0.02%	0.02%
\$	125,457	\$	107,116	0.03%	0.02%	0.02%	0.02%
\$	153,659	\$	114,814	0.02%	0.02%	0.02%	0.02%
\$	151,907	\$	116,119	0.03%	0.02%	0.02%	0.02%
\$	184,368	\$	165,483	0.03%	0.02%	0.02%	0.02%
\$	1,611,008	\$	1,289,382	0.04%	0.02%	0.02%	0.02%
\$	(103,533)	\$	(321,626)	0.00%	0.00%	0.00%	0.00%
\$	# 5 Less # 4	\$	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
\$	(1,087,042)	\$	(1,408,668)	-0.01%	-0.01%	-0.02%	
\$	# 5 Less Baseline	\$	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
\$	(1,087,042)	\$	(1,408,668)				
\$	197,636	\$	138,575	0.03%	0.03%	0.02%	0.02%
\$	168,797	\$	116,416	0.05%	0.02%	0.02%	0.01%
\$	178,771	\$	125,262	0.04%	0.02%	0.02%	0.01%
\$	169,677	\$	124,943	0.04%	0.02%	0.02%	0.01%
\$	170,679	\$	142,828	0.03%	0.02%	0.02%	0.02%
\$	169,094	\$	141,375	0.03%	0.02%	0.02%	0.02%
\$	182,377	\$	127,608	0.02%	0.02%	0.02%	0.02%
\$	190,763	\$	133,718	0.02%	0.02%	0.02%	0.01%
\$	183,201	\$	149,549	0.02%	0.02%	0.02%	0.02%
\$	193,408	\$	163,883	0.03%	0.02%	0.02%	0.02%
\$	198,719	\$	162,258	0.03%	0.02%	0.02%	0.01%
\$	269,624	\$	204,575	0.03%	0.02%	0.02%	0.01%
\$	2,272,745	\$	1,730,992	0.03%	0.02%	0.02%	0.02%
\$	(137,343)	\$	(541,753)	0.00%	0.00%	0.00%	0.00%
\$	# 5 Less # 4	\$	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
\$	(1,298,262)	\$	(1,840,015)	-0.01%	-0.01%	-0.02%	
\$	# 5 Less Baseline	\$	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
\$	(1,298,262)	\$	(1,840,015)				
\$	241,722	\$	191,251	0.04%	0.01%	0.02%	0.02%
\$	182,680	\$	165,838	0.04%	0.02%	0.01%	0.01%
\$	178,721	\$	178,461	0.04%	0.01%	0.01%	0.01%
\$	183,737	\$	166,250	0.04%	0.01%	0.01%	0.01%
\$	231,001	\$	179,977	0.04%	0.02%	0.02%	0.01%
\$	272,299	\$	198,307	0.04%	0.02%	0.02%	0.01%
\$	320,617	\$	180,622	0.03%	0.02%	0.02%	0.01%
\$	366,602	\$	189,892	0.03%	0.03%	0.03%	0.01%
\$	358,579	\$	191,476	0.02%	0.03%	0.03%	0.01%
\$	353,821	\$	227,222	0.02%	0.02%	0.02%	0.01%
\$	317,180	\$	229,471	0.02%	0.02%	0.02%	0.01%
\$	340,559	\$	272,797	0.02%	0.02%	0.02%	0.01%
\$	3,347,520	\$	2,371,563	0.03%	0.02%	0.02%	0.01%
\$	(179,131)	\$	(975,957)	0.00%	0.00%	0.00%	-0.01%
\$	# 5 Less # 4	\$	# 6 Less # 5	# 4 Less # 3	# 5 Less # 4	# 6 Less # 5	
\$	(1,863,095)	\$	(2,839,052)	-0.01%	-0.01%	-0.02%	
\$	# 5 Less Baseline	\$	# 6 Less Baseline	# 4 Less Baseline	# 5 Less Baseline	# 6 Less Baseline	
\$	(1,863,095)	\$	(2,839,052)				

FIG. 42D

FIG 42C